

**GENERAL SECRETARY'S REPORT OF THE XVIII GENERAL BODY MEETING
OF
ALL INDIA SYNDICATE BANK RETIREES' FEDERATION (R).**

Dear Comrades,

By virtue of the amendment passed in the last General Body Meeting, the name of our organisation came to be known as ALL INDIA SYNDICATE BANK RETIREES' FEDERATION, and further, it was registered under the Karnataka Societies' Registration Act, 1961, on 26.06.2015. Hence, I am placing this report with the events and activities of the Federation in this general body meeting on behalf of the office bearers and central committee members of the All India Syndicate Bank Retirees' Federation (R). As the General Secretary of this Federation, it is my pleasure to welcome all the delegates, observers and all the invitees who are present in this conference.

Before I proceed further, let us remember those who have left this world for heavenly abode, by paying our homage to all the departed souls.

Shraddanjali :

First of all, we have to salute and pay our honest tribute to our Army personnel (Officers and Jawans) who have laid down their lives fighting the terrorists across the border, especially in Kashmir. We also pay homage to the people who lost their lives in floods in Jammu & Kashmir, Andhra Pradesh, Tamil Nadu, other places, earth quake victims in Nepal and the recent Patna Indore Express train accident victims.

Following are the eminent personalities, who deserve a special mention.

1. Dr. A P J Abdul Kalam, former President of India and noted rocket scientist.
2. Justice V R Krishna Iyer, former Supreme Court Judge.
3. Com. A B Bardhan, a popular leader of working class and a well known trade union leader.
4. Com. R J Sridharan, a devoted leader of officer's trade union who was Chairman & General Secretary of AIBOA.
5. Com. Sampath, veteran leader of Bank Employees and former President of AIBEA and known as an expert BPS negotiator.

6. Sri. U R Anantha Murthy, Kannada writer and Jnanapeetha Award winner.
7. Sri. R K Laxman, renowned cartoonist, the creator of common man of Times of India.
8. Dr.Khaleem Ahmed Aziz, a legendary Urdu poet.
9. Sri. K Balachander, well known cine director.
10. Smt. Mrinalini Mukerji, acclaimed Indian sculptor and artist.
11. Sri. Shahir Krishna Rao Sable, Marathi folk legend.
12. Sri. Richard Attenborough, British actor director of the movie "Gandhi"
13. Sri. V R Gaurikar, former ISRO chairman.
14. Smt. Suneeta Tomer, the face of India's anti tobacco campaign..
15. Sri. B K S Iyengar, world renowned yoga guru.
16. Miss. ArunaShanbahag, staff nurse, King Edward Memorial Hospital, Mumbai.
17. Sri. M S Vishwanathan, popular cine music director.
18. Justice. Y K Sabarwal, former Chief Justice of India.
19. Sister. Nirmala Joshi, former Head of Missionaries of Charity, Kolkata.
20. Com. Rajeevalochana, Treasurer, KPBEF
21. Dr. M Balamurali Krishna, renowned Carnatic music exponent.
22. Prof. M G K Menon, Scientist & former Director, ISRO.
23. Com. Fidel Castro, Former President of Cuba, the fiery revolutionary and one of the most iconic leaders and a trusted friend of India.

Com. Sri. A Madhwaraj.

The sad demise of Shri.M.Madhwaraj, our senior member (84yrs.) on 23/06/2016 deserves a special mention on this occasion. He was one among the 149, who were dismissed from the services of the Bank in 1964, for trade union activities. During this period of crisis, he was magnanimous to feed a few victims of management atrocity. He was re-instated after 2 years, along with others. Despite this setback, he continued to be a committed soldier of SBEU till his retirement in June 1992. He also worked as Chairman of SBEU State Committee. He was also active in retirees' movement. He worked as the Treasurer of Retirees' Association. In his death, we have lost a person of very helpful nature.

We also pay our homage to other members of the organisation to have left this world for heavenly abode during the period under review.

Organisational Strength And Present Position

Subsequent to our last General Body Meeting, held on 31.05.2015, our membership has grown by almost 1000. Our initiatives in the direction of improving our presence in states like Maharashtra and Delhi, have started yielding good results and we are happy to inform that shortly, one more State Committee will be formed in Maharashtra and Delhi in the very near future. It is a reality that still, a large chunk of retirees, need to be enrolled as members and we need to focus our attention in this direction. As of now, the sincere efforts made by leaders of Telegana, Andhra Pradesh, Tamil Nadu and Karnataka has helped us in building the organisation much stronger and vibrant. On behalf of the Federation, I humbly request all of you to make sincere efforts to bring the remaining unorganised retirees to our fold to enable our organisation to become further strong. The office bearers and committee members are requested to be more enthusiastically take lead in this direction in the interest of Federation.

Action Programme of AIBRF:

Consequent upon the raw deal given to the retirees in the last Wage Settlement, AIBRF has chalked out a long drawn out strategy for achieving the following long pending core demands :

1. Updation of pension.
2. 100% neutralisation of DA to pre 01.11.2002 retirees.
3. Improvement in family pension (from the present 15% to 30%)
4. Pension to leftovers (viz. Resignees).

It was most unfortunate that UFBU signed an agreement/settlement with IBA on 25.05.2015, along with the notorious "Record Note" on issues of the retirees.

The record note was signed, wherein it is said that there is no contractual relationship between the bankers and retirees/pensioners and hence no retirees/pensioners demands can be a settlement under bilateral negotiation. On the other hand, IBA also tells that there is no mandate from the member banks for any negotiated settlement on the issues of retirees/pensioners. This stand of the IBA is contradicting. If it is for want of mandate from member banks, it is wrong to say that there is no contractual relationship. The very question is as to why member banks of IBA do not give the mandate? What is the truth?. However, it is a fact that in the past since 1993 when pension settlement was signed between IBA and UFBU and subsequently implemented in 1995, further two times fresh options were given to opt pension by the non

optees. Under what circumstances IBA & UFBU agreed to such arrangements? . Was it without any mandate from the member banks to IBA or did contractual relationship existed?. Who is hood winking with retirees/pensioners community, is it IBA or UFBU ?. All said and done ultimately we are all let down and totally betrayed.

Under such a situation retirees are left with no other option than to continue the agitation to get the pending demands considered by the government. Hence, next phase of action programme is to resume from November 2016 and are being implemented in different states as per the direction already given by AIBRF. Accordingly, by the end of December 2016 action programmes including submission of memorandum to more than 300 members of parliament, meeting central ministers in delegation to draw their attention and seek their intervention on the issues and holding hunger strike at more than 100 centres throughout the country beside conducting a massive centralised dharna programme at Delhi during the next budget session of the parliament. Whereas, during the last 15 months, AIBRF had completed already launched several action and agitational programmes on the same line as said herein above and in that more than 25000 retirees have sent on line representation to PMO, held dharna cum hunger strike at more than 65 centres, where above 30000 retirees took active participation, submitting memorandum to more than 60 members of parliament and 9 central ministers, meeting of MDs of banks to draw their attention to the pending issues besides meeting IBA officials in delegation demanding to hold discussion with AIBRF. In all these programmes, office bearers of our organisation also met members of parliament, ministers, bank executives and submitted memorandum at Bangalore, Hubli, Dharwad, Belgaum, Hyderabad, Vijaywada, Udupi and some other places. Many members have also sent on line memorandum to PMO from different states and our office at Bangalore has assisted many retirees in sending on line representation to PMO.

State Committees & Affiliated Units :

Our state committees of Telangana state (HQ : Hyderabad), Andhra Pradesh State (HQ : Vijayawada), Tamil Nadu State (HQ : Chennai) and Karnataka State (HQ: Bangalore functioning from C.O premises) are functioning appreciably well. The leadership of our state committees are very much active and making all out efforts to bring the retirees/pensioners to our fold as members. Yet in certain areas they have to give more attention to ensure that unorganised retirees/pensioners would join our organisation, which is affiliated to the largest retirees organisation in the country i.e AIBRF with more than 1.5 lac

membership from 44 affiliates and it is the only organisation very much concerned with the welfare of retirees/pensioners.

We have four independent units viz. Syndicate Bank Retirees' Associations' affiliated to our organisation (AISBRF) from Ernakulam (Keral), Pune, (Maharashtra) and 2 such units from Bengal. All these units are confined to a limited jurisdictions at their respective areas. Hence we feel that the growth is not upto their expectations. However, all these units are independently functioning well with their annual programmes being held regularly. We take up the issues of their members with the bank management whenever it is necessary and resolve the problems

District Committee Formation :

Our members participated in all the action programmes, conducted by AIBRF(K) state committee, in good numbers, including the formation of district committees. AIBRF Karnataka State Committee has set up district committees in Tumkur, Mysore, Mangalore, Udupi and Hassan and further to committed to form more and more district committees in various districts of Karnataka. Our organisation has been given the responsibility to organise and form district committees at Bellary, Raichur and Gulbarga. To begin with we are planning to form Gulbarga District Committee soon and we have entrusted the task to Com. B M Kulkarni , our Organising Secretary stationed at Gulbarga. Hence, we solicit co operation of our members in these districts.

AIBRF Conference At Thrissur And Its Office Bearers/Central Committee Meetings at Delhi and Nagpur.

As an affiliate of AIBRF, we participated for the first time in the Tri-ennial National Conference of AIBRF, held at Thrissur from 26-28 Nov.2015. It was a Great Event in every respect.

The total participation as delegates and observers to this conference were more than 1200, drawn from different states of the country representing 44 bank retirees organisation. It was in this conference the slogan adopted " WE SHALL ACHIEVE " and following are the important decisions of the conference.

IMPORTANT DECISIONS OF THE CONFERENCE.

1. Slogan adopted by Thrissur Conference is 'WE SHALL ACHIEVE'

2. AIBRF shall continue to carry out organisational action and agitational programmes till retiree demands are achieved.
3. Conference called upon the Membership to be ready for STRUGGLE.
4. Central Office was asked to roll out detailed organisational action programme for struggle to be carried out at various levels as early as possible.
5. General Council approved for creation of Struggle Fund to meet expenses of future action programmes. Each primary member of AIBRF will be called upon to contribute certain amount to be decided by Central Office on one time basis to build struggle fund.
6. It was decided to hold centralised Dharna cum Demonstration programme and also relay hunger strike in Delhi, in support of retiree demands during the next budget session of the Parliament.
7. While General Council welcomes new Group Medical Insurance policy for retirees, it noted with concern that the Insurance Co. has now deviated from the agreed terms of settlement by denying the benefit of domiciliary expenses to the retirees. It was decided to watch response of IBA on letters written by UFBU/ AIBEA in this regard and launch agitational programme and approach IRDA for implementation of agreed terms of the settlement by the insurance company if needed.
8. General Council called upon IBA to complete cost study for improvement in Pension benefits to family pensioners as quickly as possible as agreed and obtain the approval of the Govt.
9. General Council decided to take flexible approach to remove all bottlenecks to ensure that 100 percent dearness allowance benefit is extended to all retirees as early as possible.
10. It was felt by the General Council that updation of pension is very important and logical long pending demand of the retirees. Organisational efforts will be geared up to move forward to achieve it. It was decided to prepare a comprehensive report on updation, covering all aspect and submit to IBA/ UFBU and which should become basis for resolution of this issue. Central Office will shortly appoint a sub-committee to carry out this study.

11. It was decided that AIBRF shall continue to peruse all other pending demands of retirees like pension option to left over retirees etc.
12. AIBRF shall continue to follow up at all levels, to ensure that IBA will call the retirees for discussion.
13. Legal option shall be exercised wherever needed to resolve retiree demands. Central Committee is authorised to take decision in the matter.
14. General Council again emphasised the need and importance of co-ordination with employees/unions and it was unanimously decided to continue to take action for developing coordination with UFBU/ Constituents of UFBU in some structured format, if possible for resolution of retiree issues, despite some irritants noticed after signing of 10th settlement. Affiliates were requested to take appropriate action at their level also and educate the membership in this regard.
15. It was also decided to continue to take appropriate action for coordination with other retiree organisation based on certain principles and programmes.

It is heartening to inform that our beloved President Com. N T Hegde was elected as the Organizing Secretary of the Apex Body, AIBRF. The following members of our organisation have been elected as Central Committee members.

1. Com. U Abdul Jaleel, General Secretary
2. Com. P Raghavendra Rao, Vice President
3. Com. K UmeshNyak, Vice President
4. Com. K Y Nagaiah, Vice President
5. Com. M S Bhat, Dy. General Secretary
6. Com. T S R Anjaneya Shastry, Dy. General Secretary.
7. Com. R Ganapathi, Dy. General Secretary.
8. Com Gopalkrishnan Nair, Organising Secretary.
9. Com. S A Yagnopavit, Gen. Secretary, Pune Unit

Further, we are also happy to inform that 4 representatives from major units of AIBRF Karnataka Committee have been elected as office bearers of AIBRF. They are,

1. Com. N T Hegde, the President of All India Syndicate Bank Retirees' Federation as Organising Secretary of AIBRF.
2. Com. K Vishwanath Naik, the General Secretary, Vijaya Bank Retirees' Association as Vice President of AIBRF
3. Com. C N Prasad, the General Secretary of SBM Pensioners' Commune as Vice President of AIBRF.
4. Com. B Venkata Rao, the Secretary of All India Canara Bank Retirees' Federation as Organising Secretary.

After the Thrissur conference, an office bearers meeting of AIBRF was held at Delhi on 22nd and 23rd April 2016 and Com. N T Hegde, our President attended the same and on 24th and 25th Sept. 2016 a Central Committee Meeting of AIBRF was held at Nagpur. All the central committee members along with our President attended the meeting. In both the meetings issues related to retirees were discussed threadbare with special reference to IBA medical scheme and implementation of Action Programme.

Struggle Fund :

As per the decision of the Thrissur conference of AIBRF, every organisation affiliated to it has an obligation to contribute to the struggle fund on the basis of the membership of each organisation. In the light of such an approval of general council of AIBRF, we gave a call to all our members to generously contribute a minimum of Rs 100/ per member voluntarily (Ref. No. Cir 4 & 5/AISBRF/2015-16). We are very sorry to say that the response is found to be not at all encouraging. We could not mobilise adequate funds to match our share that has already been remitted to AIBRF well in advance from our corpus. However, we thank all those who have been kind enough to respond positively. There are members who have remitted Rs. 500/- to 10000/-. We thank them specially while highly appreciating their generosity.

We take liberty to make an appeal to the august body to extend financial support by donating money to financially also strengthen our organisation so that we can meet the expenses of future action programmes including that of legal battle, if warranted , to achieve our demands successfully hoping to see the day during our life time as early as possible. Retirees have to achieve their demands by a struggle by themselves. Let us not either look at others seeking support to achieve our demands. We have already had bitter experience out of the 10th BPS signed on 25.05.2015.. What we got is " No contractual Relationship" only. Despite of such result the leaders of UFBU again saying that they will get justice to the retirees before signing 11th BPS, as they had

said it even during 10th BPS. We may have to wait & see without any hope. Will there a BPS?. Already some member banks of IBA preferring to opt out of BPS under the pretext of wage revision independently in such banks on performance criteria. Let us not forget the struggle of Ex Army comrades. They fought their battle for 42 years before achieving their demands, at least to the extent, where it stands as of now.

We once again appeal to all the remaining to contribute their might towards the Struggle Fund, without any further delay.

Our Office Premises at Bangalore :

You are all aware that we were functioning from an office situated at No. 43, (2nd Floor), 2nd Main Road, Seshadripuram, Bangalore-20 for the last 5 years. The land lord wanted us to vacate the said premises. Fortunately we could get a better place on the ground floor, at 5th Cross, Malleshwaram Circle, Bangalore, @ monthly rent of Rs 6000/- where office of the both AIBRF State Committee(Karnataka) and All India Vijaya Bank Retirees' Association are functioning. We could get the premises by the efforts of Com. Vishwanath Naik, who is the General Secretary of both the above said organisations. We occupied the premises w.e.f. 1st Sept 2016. We thank both Com. Vishwanath Naik and Sri. Prakash, the owner of the premises.

IBA Group Medical Insurance Scheme:

The much awaited medical insurance scheme, for the retirees was introduced w.e.f 01.11.2015. To ensure that the maximum number of retirees, get the cover, timely communication was issued by us from time to time, by e mail and SMS. The grievances of the members were taken up with the concerned dept. for resolution. Our thrust was on keeping the members, correctly informed. Our members were allowed to attend a workshop on Medical Insurance Scheme, organised by VBRO, with the help of Vidal Health.(TPA). We are thankful to VBRO for this gesture.

WORKSHOP ON SOCIAL MEDIA/E-WALLET ETC.

In order to equip our members with the latest on social media, e wallets etc. A day's workshop was organised on 16.04.2016 at Gandhi Sahitya Bhavan, Malleshwaram, Bangalore. In all 50 participants were there and our resource person was our own member Sri. Girish Babu. The workshop was useful in imparting some basic knowledge in these areas. We propose to organise a few more workshops depending on the number of retirees evincing interest. We

are thankful to Sri. Girish Babu for sparing his valuable time to conduct the workshop.

Demonetisation And The Role Of Bank Retirees

On 8th November 2016, the news of demonetisation came as a bolt from the blue to everybody's surprise. The next day onwards the routine work in the branches of all banks came to a stand still. Long queues to reach the cash cabin and at the ATMs became a common scene. ATMs remained empty for some days, cash counters ran short of cash to make any payment to the needy customers and to people demanding exchange of banned currency. A section of people visiting the branches to avail the facility/service are found to be mostly non customers of the bank and they appeared repeatedly, exclusively for exchange of currency only. Due to such incidents banks are advised to adopt ink the fingers system to curb misuse of the service by miscreants. All bank employees are directed to work on holidays also and banks are advised to avail the services of retirees also. Serving officers and award staff are to be paid at Rs. 3000/-per day and OT as per the BPS provisions for their service. In some banks even the retirees are also paid some fixed wages for their services availed.

On issue of demonetisation Prime Minister Sri. Narendra Modi, while giving an exhaustive account in his recent address to the nation from Goa, made a mention with high appreciation as to the service rendered by the bank employees. He also made a specific mention of the bank retirees and had complemented our fraternity for their yeomen service at this hour of crisis. To this as a mark of reciprocation, our AIBRF General Secretary Com. S C Jain, wrote a letter (No. 2016/584 06.11.2016, reproduced in this report) to the Prime Minister thanking him for acknowledging the contribution of bank retirees in his speech to the nation. On behalf of the retirees Com. S C Jain concluded with the following statement. " We, bank retirees offer our service and experience when needed and deemed fit by the Government /bank management to implement various banking schemes successfully in their need of hour "

Let us now look forward for a positive response from the Government and bankers/IBA for resolution of our long pending issues in very near future.

Grievance Redressal Cell :

Though the first ever meeting on grievance redressal was held with us on 12.10.2012, the Management started hobnobbing with the newly launched outfit of retirees and arbitrarily decided to invite this group for discussion, under the guise of finding them in majority. The two meetings held by the management in March 2015 and September 2015, with SBPRA turned out to be only meetings without any serious business/outcome.

This arbitrariness of the Management was challenged by us through our Apex Body, AIBRF, which in turn, took up the matter with IBA, GOI and the Parliamentary Committee. As a result, IBA issued letter dt.09.03.2016, to all the PSB's to confirm that they have been implementing the guidelines, in letter and spirit. Surprisingly, our Management gave a very evasive reply to conceal their folly. Hence, we have approached AIBRF, once again to ensure that the Management will act appropriately. For more than one year, there is a deadlock and no meeting has taken place. However, we have met the GM(P) on 15.11.2016, and held a lengthy discussion on various pending issues and the irritations caused by them. We are waiting for the outcome in the days to come.

Restoration of certain facilities:

You may recall here that the annual medical aid facilities extended to the superannuated employees was once withdrawn by the management vide cir. No. 126/2016/BC. However, this facility was restored within 4 months vide cir. No. 285/2016/BC as a sequel to our representation. Further, the management acceded to our long pending demand of extending the Holiday Home Facility to VRS optees also vide Cir.14/2016/CYC.

Communication With the Management/Members:

We have been communicating with the Management on a regular basis by means of letters and informal meetings with the top level functionaries, apart from telephonic contacts at the lower level functionaries. During the period subsequent to the last General Body, in all 10 letters were addressed to the top functionaries of the management, on issues relating to MIS of IBA, pension to retirees/spouse of the deceased employees, extending subsidy on insurance premium, etc.

In all 7 circulars were issued, for the benefit of the members, minimum one in every quarter. Since sending hard copy of the circular is very costly affair, involving huge man hours and more than Rs.25000/- on each circular, we request the members to furnish their e mail ID's preferably. As on date, hardly

little more than 1000 members have informed their mail ID's. It is needless to say that sending communications by electronic mail has lot of advantages like drastic reduction in cost, faster and sure delivery, etc.

Added to this, we send urgent/short messages, under SMS also, quite frequently. Some have not even furnished their correct mobile number. Hence, in your own interest, we request you to furnish your email Id's/mobile numbers positively. We believe in keeping the membership informed all the time, so that they will not be the losers of any benefit, for want communication.

We make use of our website, for uploading our circulars and other useful information on topics like healthcare, finance, etc. Important management circulars on retirees' issues are also uploaded, from time to time. **Kindly help us to help you.**

Court Cases :

- a) The writ appeal filed by the management in respect of gratuity case is still pending before the Supreme Court. On one or other pretext at the request/submission made by the management the hearing gets adjourned time and again. We have been regularly in touch with our lawyer to ensure that the case reaches its finality at the earliest.
- b) The Resignees case filed before the High Court of Karnataka is still pending for its finality. We understand that the case is not being listed for hearing for the reason that there is a similar case pending before the larger bench of the Supreme Court for finality.
- c) Comrades, you may be aware that 100% neutralisation of DA to pre 01.11.2002 retirees is pending before Supreme Court in M/S Kasturi Rangan vs Canara Bank and posted for hearing on 17/01/2017. In the meantime, the recent Kolkata High Court judgement, which is very much favourable to the retirees, may be challenged by the management of the United Bank, in the Apex Court. Efforts are on to file a caveat in the Supreme Court to contest the admission of the appeal.

Under such circumstances, all these legal matters remain beyond our control, as of now. We urge upon all the concerned retirees to appreciate the present situation and bear with it.

ACKNOWLEDGEMENT

At the outset, I wish to express my gratitude to all the members of the Federation for having given me an opportunity to serve as the General Secretary continuously for the last 9 years. With the co-operation of all our members, today, we are a big force to be reckoned with and a major affiliate of AIBRF. I am confident that we will emerge stronger and vibrant at all India level with further increase in the membership. I am confident that the new team of office bearers and committee members to be elected in this conference will certainly strive to take our organisation to greater heights.

I could discharge my duties to the best of my ability because of proper guidance by our President who always shares a major volume of work load of the Organisation. He has been very prompt in responding to the various mails received on a day to day basis. But for his special attention on day to day functioning, I am afraid, I would not have been able to discharge my duties effectively and satisfactorily. His contribution to our Organisation deserves high appreciation. I take this opportunity to thank him profusely.

Further, I have also been guided by our Vice Presidents, Secretary, organising Secretary and all other office bears and Central Committee members to whom I remain thankful.

I thank our Treasurer, Com.G. Ajay Kumar for taking care of funds management and maintain of accounts meticulously. Our special thanks to Shri.Vaman Murthy, our Asst. Treasurer, who is responsible for the optimum use of the computer, in our day to day work.

I also thank our Sheshadripuram, Bangalore branch for their excellent service to our Federation.

I thank all those who have been guiding, assisting me directly and indirectly in my day to day functioning.

Special thanks to the team which regularly took care of the routine work of the office ,voluntarily with great enthusiasm.

Further, I sincerely thank Com. U. Vasudev Shenoy & his family who have been showing a special affinity to our organisation with all kinds of support, time & again.

I also thank our Auditor Sri V Shekar who has been guiding in maintaining the accounts of Federation properly.

I will be failing in my duty if I do not thank a few of the important cadre of Syndicate Bank Employees Union who have been supporting our organisation and assisting in mobilising membership in their jurisdiction.

I also thank our well wishers and the management in giving us a patient hearing whenever we contacted them to get clarification and resolve certain issues at various level.



(U Abdul Jaleel)
General Secretary

04thDecember 2016

ALL INDIA SYNDICATE BANK RETIREES' FEDERATION LONG LIVE
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ALL INDIA BANK RETIREES FEDERATION KARNATAKA LONG LIVE
BANK RETIREES UNITY LONG LIVE.