



CANARA BANK RETIRED OFFICERS' ASSOCIATION (Regd.)

(Registered under the Trade Union Act 1926)

(Affiliated to AIBPARC)

Registered Office :

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CIRCULAR NO 4/2015

Happy New Year 2016

26th Dec., 2015.

Dear Friends,

India prides itself on being a "young" society likely to benefit from a demographic dividend as children and young people move into working age groups, over the next decade. This optimistic view assumes that society will be able to increase both education and employment generation sufficiently so as to create a reasonably well educated workforce of working age which will be able to find productive and paying jobs. If not, of course, the dividend could easily turn into a disaster.

But another crucial fact that this argument forgets is that, as life expectancies increase, India also has-and increasingly will have- a significantly growing number and share of elderly people. It is estimated that in another decade there will be nearly 20 million people above the age of 70 years and around 165 million of 60 years and above-or more than 12 per cent of the population.

Like so much else in the economy and in society, we have barely thought about this issue or even begun to plan for it. There is much that has to be done, in terms of providing the necessary infrastructure to enable the elderly to be mobile and as self-sufficient as possible, ensuring that social services are going to be sufficient in quantity, nature and quality to meet the varied and growing requirements of the ageing population and generally providing conditions for the elderly to live a life of dignity.

Forget about the future, we certainly do not deliver any of these things even at present, even though already people aged 60 years or more currently account for around 8 per cent of the population. The Report by the Central Statistics Office, Situation Analysis of the elderly, 2011, on the conditions faced by most elderly people in the country makes for pathetic reading. Around two thirds of the elderly have to depend upon others for their day to day maintenance. While majority of the elderly men were economically independent, less than 20 per cent women were so. Nearly 40 per cent of persons aged 60 years and above (60 per cent of men and 19 per cent of women) were working, with the ratios in rural areas about double those in urban areas. Quite often this was because of the need to survive and the work they engaged in was likely to involve difficult physical labour, because many of these elderly people were found to be illiterate or with very low levels of schooling. Disabilities were also prevalent to a much greater extent among the elderly population than the other age groups. In the group of 80 years and above, 28 per cent of men and 36 per cent of women were not physically mobile, which obviously, dramatically increase their dependence.

Public Policy in India has tended to assume that, traditional family ties will ensure that the elderly will be taken care of by their near kin and therefore, it has tended to be less than forthcoming in the social provision of some income security for those who are no longer able to work because of age or disability. But it is clear that such systems (which were never as strong as generally perceived in any case) are breaking down and especially among poorer households the difficulties of maintaining elder members of the household have

generated instances of neglect or even cruelty.

Internationally, it is now widely recognised that the care of the elderly is the common responsibility of the society. In countries where economic activity is in informal work and a lot of labour is unpaid and unrecognised the case for universal pension that does not rely on contributions by the person or the employer is a very strong one. That is why over one hundred countries-including many at relatively low levels of per capita income such as Nepal, Guatemala and Kenya, have instituted pension schemes that are non-contributory and universal in nature.

In India the need for such a scheme was officially mooted by the National Commission for Enterprise in the Unorganised Sector, although unfortunately, the then Government did not take its own report seriously enough. Since then the Central Government has been playing an on-again-off-again game with the demands of the Pension Parishat for a universal Pension Scheme that would provide half of the minimum wage to all elderly persons, barring those with pension from other sources and those above a relatively high level of income. The usual arguments are raised against the idea that it will cost far too much for the Government, that it will be inflationary, and so on.

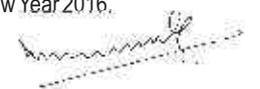
Though some of the State Governments have made an attempt to introduce universal pension scheme, the attempts are sporadic and inadequate. The Central Government which is pursuing a pro-corporate and neoliberal agenda is less likely to introduce a universal pension scheme for the elderly who are finding it extremely difficult to meet both ends during the twilight years of their life. In Banking Industry, where various classes of pensioners have been created, on account of mal-implementation of the Pension Regulations, the retirees belonging to the period earlier to 01.11.2002 have been subjected to serious discrimination. With pittance of pension amount that they are getting, they are groping for a comfortable life after serving the institution for nearly four decades. Hence, to draw the attention of the powers that be to the burning issues of the retirees and pensioners in the Banking Industry. The Co-ordination committee of Bank pensioners & retirees organisations held a massive Dharana on 11th December 2015. For all the retirees in the Banking Industry it is a do or die situation, as all of them or subjected to many disparities and hence they are forced by the heartless IBA and Government combine, to resort to such action programmes. The Dharana was attended by more than 10,000 pensioners and their families and was a big success.

WE WISH ALL OUR MEMBERS AND THE ENTIRE FRATERNITY OF PENSIONERS AND RETIREES OF OUR BANK A VERY HAPPY, JOYOUS Christmas and a very Happy New Year 2016.

With warm greetings.

Yours sincerely,

26th December, 2015
Bangalore


(K B Ballur)
General Secretary

CANARA BANK NEWS.

Appointment of Chairman of our Bank

PADMASHRI T N MANOHARAN NEWLY APPOINTED NON-EXECUTIVE CHAIRMAN OF OUR BANK JOINED OUR BANK ON 28TH AUGUST, 2015

Padmashri T N Manoharan joined at our Head Office on 28th August, 2015. He has been appointed as Non-Executive Chairman of our Bank with effect from 14th August, 2015. He is a Post Graduate in Commerce, a Law Graduate and a Chartered Accountant by profession of 32 years standing. He is the founder partner of M/s. Manohar Choudhry & Associates and was associated with Central Statutory Audit of Corporation Bank and for about two decades with Branch Audit of various PSBs such as IOB, PNB and Indian Bank. He was the Chairman of the Committee on Education and Centre for Excellence of South Asian Federation of Accountants in 2004. He was a member of the International Accounting Education Standards Board of IFAC during 2006-07. He was the Chairman of the National Committee on Accounting Standards constituted by the Confederation of Indian Industry (CII) during 2009-11. He was nominated as a Special Director for revival of Satyam Computers Company from 2009 to 2012. He was on the Board of The Insurance Regulatory and Development Authority (IRDA) in 2006. He was a Member of the Advisory Board on Banks, Commercial & Financial Frauds (ABCCFF) constituted by the CVC during 2012-14. He was a member of the Appellate Authority, constituted by the Government with reference to the Disciplinary mechanism for Cas during 2011-14. He has authored books for professionals and students on Indian Tax Law. He was a visiting faculty of renowned Institutions. He received the "Business Leadership Award" under the aegis of NDTV Profit in October, 2009 and in the Business Category, the CNN IBN "Indian of the Year 2009" as part of the Satyam Revival Team. He was conferred with the civilian honour "Padmashri" award by the President of India on 7th April, 2010. We extend a Hearty Welcome to Sri. T N Manoharan and we wish him all success in all his endeavours in taking our beloved Bank to pinnacle of glory during his tenure as Non-Executive Chairman of the Bank.

Appointment of Managing Director and Chief Executive Officer Sri Rakesh Sharma.

Sri Rakesh Sharma took charge on 11.09.2015 as Managing Director and Chief Executive Officer of our Bank. A seasoned banker par excellence, Sri Rakesh Sharma, Post Graduate in Economics and

a Certified Associate of the Indian Institute of Bankers, carries with him vast knowledge and multi-dimensional banking experience, spanning over three decades. He is an expert in retail and wholesale banking, asset liability management, loan syndication, trade finance and personnel development. He was MD&CEO of LAKSHMI Vilas Bank, for a short stint of 18 months, where he was instrumental in effecting various improvements which led the Bank to greater heights.

Before his career at LVB, he was with SBI for 33 years heading mid-corporate accounts in Andhra Pradesh Region and supervising retail operations in the states of Rajasthan, Uttarkhand and Western UP. In SBI, he administered banking operations for International Banking Group (IBG) encompassing consolidation of balance sheets for all the foreign offices of the Bank. While posted at Tokyo, he was in charge of overall functioning of SBI branches in Japan. He has held Credit assignments as Chief of Corporate Accounts Group (CAG) at Ahmedabad because of his expertise in Credit. A man endowed with cordial industrial relations, he worked as DGM & Circle Development Officer at Delhi LHO and handled various, vital HR issues. Sri Rakesh Sharma is certain to bring his rich fund of experience to his new assignment as Managing Director & Chief Executive Officer of our bank.

Some of the Important Awards won by our Bank.

Our Bank bagged the prestigious Global Visa Service Award for the year 2014 in recognition of our Bank's consistent, superior operating performance in areas that directly affect Visa Card holders and merchants across the world. The award was jointly received by Sri. P S Rawat, MD & CEO and Sri. B Harideesh Kumar, ED from Sri. Raman Khanduja, Senior Director & Head of Business Development (India & South Asia) on 20th August, 2015 at Bangalore. Sri. V K Shukla, CGM and Sri. Sunil Kurtkoti, GM were also present.

Our Bank has bagged National Awards for Excellence in CSR & Sustainability for 2015 constituted by World CSR Congress under Best Overall Excellence in CSR Category. GMs Sri Mahesh Kumar and Sri Subramanya Iyer received the Awards at Mumbai on 24th July, 2015.

Can Bank, one of the top 50 brands: (D Herald, dt. 16th Sept, 2015, p13)

Canara Bank has been awarded 36th rank in Brandz India's 50 Most Valuable Indian Brands 2015. The list has been compiled by research agency Millward Brown and commissioned by WPP, the world's largest communications service

group. It is the first entry of the bank in the top 50 brands evaluated by them, a release said. B Mahesh Kumar Singh, General Manager, Marketing and Retail Resources Wing, Head Office, received the award on behalf of the bank in Mumbai recently.

Mudra Rupay Debit Card Launch:

Sri Rakesh Sharma, MD&CEO launched the MUDRA Rupay Debit Card on 18.09.2015 at HO, Bengaluru. Sri T N Manoharan, Chairman, Sri P S Rawat, ED and Sri G V Manimaran, Director handed over the cards to the beneficiaries in the presence of top executives of our Bank. MUDRA Rupay Debit Card enables the entrepreneurs under Micro and Small Enterprises to avail working capital limits up to Rs. 10 lakh for any non farm sector entrepreneurial activity. The cards can be used at any ATM of the public sector banks and at merchant establishments for withdrawal of cash and for making payment towards purchase of raw materials and merchandise. (HO News)

HO Circulars on Health Insurance

HUMAN RESOURCES WING INDUSTRIAL RELATIONS SECTION HEAD OFFICE : BANGALORE-560 002

CIRCULAR NO.: 538/2015 INDEX: STF - 26 DATE: 11.11.2015 AFZE

SUB: IBA MEDICAL INSURANCE SCHEME FOR RETIREES

This is in continuation of our HO Circular 443/2015 dated 07.09.2015 wherein salient features of the IBA Medical Insurance Scheme for retired officers/ employees is communicated and options of the willing eligible retirees was called.

Totally 16388 retirees submitted their willingness and ultimately 16263 retirees opted for the scheme by remitting the amount. The split up details are: 10263 Officers, 5537 Clerical Staff and 463 Subordinate Staff have opted for the scheme. The master policy for the retirees has commenced from 01.11.2015 and will be in effect till 31.10.2016. For majority of retirees who opted for the scheme in our Bank the policy has come into effect from 01.11.2015. The list of retired officers/ employees who have opted for the scheme and remitted the amount which is forwarded to the insurance company is enclosed as Annexure-1. The retired employees after reaching to Annexure 1 may press Control F and type their staff number or few letters of their name to find out mention of their name in the list.

INSURANCE COMPANY/ THIRD PARTY ADMINISTRATOR (TPA):

M/s. United India Insurance Co. Ltd., is the lead insurer for the purpose of this facility and they will be administering the policy and are responsible for settlement of claims. For hassle free monitoring and claim settlement the insurance company will be administering the policy through a Third Party Administer (TPA) and for our Bank, M/s. Medi Assist India TPA Pvt. Ltd., is designated as the Third Party Administrators and they would settle claims of our retired employees and their spouse.

PROCEDURE OF HOSPITALIZATION:

1. Planned Hospitalization:

In case of planned hospitalization retired employees have got an option to go for cashless facility in case they opt for Network Hospitals and illness for which treatment is covered under the scheme. In such case retired employees have to contact the TPA at the designated toll free number or by email, using mobile app, by login to web portal of TPA the details of which are given below.

Retired Employees to note that Cashless facility up to the sum assured would be available to the employees in case of hospitalization of self and spouse at network hospitals to cover the medical/ permissible expenditures.

For the list of network hospitals, retirees may visit the website of the TPA:
<https://tpa.mediassistindia.net/iwp> for details.

It may be noted that for the planned hospitalization it is advisable to go for cashless facility for their convenience as the TPAs would take care of their claim at the upfront and there would not be any need for advance payment or deposit from the retired employee in case expenditure is within sum assured.

2. Claim for Reimbursement:

In case of claim of reimbursement on any account, the retired employees to submit the claim through following Web Portal of the TPA <https://tpa.mediassistindia.net/iwp> . After entering the details the hard copy of the documents / prescriptions shall be submitted to TPA at the addresses annexed to the Circular.

The retired employees to note that, in case of admission to non network hospitals/ admission to network hospitals but not going for cashless and claiming reimbursement, the intimation of hospitalization shall be submitted to TPA at the earliest, in any case not later than 7 days of hospitalization. Further, in case of claim for

reimbursement the claims along with relevant documents, bills shall be submitted to TPA within 30 days from the date of discharge at the following address.

Medi Assist India TPA Pvt. Ltd.
Tower D, 4th Floor, IBC Knowledge Park
4/1 Bannerghatta Road
Bangalore - 560 029
Email: ibacare@mediassistindia.com.

In case the retired employees who are not comfortable in submitting claims by logging into online portal they may submit the same by filling the enclosed format provided in Annexure 2 and forwarding the same with relevant documents to the above mentioned address.

E-card

For the purpose of Hospitalization and claiming cashless facility the retired employees require E-Cards which can be downloaded by accessing the above link provided in the web portal of TPA <https://tpa.mediassistindia.net/iwp>. The access to the portal will allow the retired employees to send claim intimation, track claim status in real-time, view e-card and also access claims history / medical records in digital format, submission of claim for reimbursement etc. The retired employees can also upload the latest photo of self and spouse before generating E Card with photograph. For an easy access of portal a link is provided at the bottom of Home Page of Canara Bank Website i.e. www.canarabank.com under the head employees/ex employees _ mediclaim login.

In alternative the retired employees can also access the above portal:

- * By downloading the MediBuddy app on their smart phone having android application.
- * In case the retired employee is not having a smart phone but having an ordinary mobile wherein internet facility is available, the MediBuddy can still be accessed with mobile browser for which the retired employee has to type www.medibuddy.in in the mobile browser.

Medi Assist India TPA Pvt. Ltd. has uploaded the complete data of the Canara Bank Retired Employees in their system and created the login details to access their system by downloading E-Card.

For accessing the above the login ID and initial Password details are as under.

- * Login URL- www.mediassistindia.net/iwp
- * Login ID- staffnumber@iba (for example: 75118@iba)
- * Default Password: DOB in dd-mm-yyyy format.

3. Once the retired employee is logged into the above for the first time, the system automatically would insist for changing the password, which the employee has to remember for future use.

A dedicated toll free number has been provided for the purpose of hospitalization and its related queries, assistance to the retired employees if they are not tech savvy is as under:-

Toll free Number 1800 425 5222

The retired employees are advised to avail the benefit of the above.

The contents of this circular shall be brought to the notice of all retired employees who have opted for the scheme.

C P GIRI

GENERAL MANAGER

HUMAN RESOURCES WING INDUSTRIAL RELATIONS SECTION

HEAD OFFICE : BANGALORE-560 002

CIRCULAR NO.: 545 /2015

I N D E X : STF - 27

D A T E : 18.11.2015

A H A P

SUB: IBA MEDICAL INSURANCE SCHEME FOR RETIREES

This is in continuation of HO Circular 443/2015 dated 07.09.2015 wherein salient features of the IBA Medical Insurance Scheme for retired officers/ employees was communicated and options of the willing eligible retirees was called and HO Circular 538/2015 dated 11.11.2015 wherein details regarding submission of claims were furnished.

It was also mentioned in the above referred Circulars that the operation of the scheme would be subject to subsequent clarification received in the matter. Now we are in receipt of clarifications in the matter from the Insurance Company that the following covers are not available in the retirees mediclaim policy:

1. Maternity Expenses.
2. Critical Illness cover.
3. Domiciliary Expenses.
4. Corporate Buffer.
5. Dependents are not covered (only employee + Spouse)

The contents of this circular shall be brought to the notice of all retired employees who have opted for the scheme.

C P GIRI

GENERAL MANAGER

CBOA NEWS

The Canara Bank Officers' Association, which has its genesis in the Canara Bank Officers' Clubs set up way back in 1966 initially at Bombay, then at Madras, Mangalore and Bangalore, is entering into the golden jubilee year in 2016. It took almost more than 4 years to formally announce the emergence of Canara Bank Officers' Association in the year 1970 which was Registered with the Registrar of Trade Unions, under Trade Union Act, 1926. The Canara Bank Officers' Clubs were set up to bargain for casual leave, better working conditions for the Officers who were working under very hostile environment where they were subjected to harassment at the hands of the Workmen Union as well as the Management. It has been a very long, meaningful and fruitful journey for CBOA which has emerged as one of the formidable force of Officers in the entire Banking Industry today. The General Secretary, Sri.G V Manimaran, has planned celebration of the Golden Jubilee of our beloved Association in a very meaningful manner. The details of the programmes which have been on card are yet to be announced. We the retired Officers all over the country take pride in this and will join the celebrations in a massive manner.

AIBOC NEWS

Revision in/Upgradation of in Pension and Family Pension - AIBOC Writes to IBA

AIBOC Letter No. 2015/123 dated 13.11.2015 addressed to IBA

The Chairman,
Indian Banks' Association,
6th Floor, Centre 1 Building,
World Trade Complex, Cuff Parade,
Mumbai - 400 005

Sir,

Re : Record Note dated 25-05-2015 on the issues of Bank Retirees : Request for a meeting to discuss the issues.

We invite your pointed attention to our letter no.IBA/2015/68-A dated 12-06-2015 addressed to you on the captioned subject followed by reminder letters dated 05-08-2015 and 18-08-2015 copies of which are enclosed herewith for your ready reference.

It is a matter of deep anguish and dismay that you have not even acknowledged any of our above communications, leave alone responding to them. Your stoic silence over last five months has

been causing deep sense of anger and frustration among Bank retirees. We reiterate that a comprehensive dialogue on all the issues of Bank Retirees brooks no delay and hence it is high time IBA convenes an urgent meeting to deliberate meaningfully on all these issues with sincere desire to reach amicable solutions. We would also like to bring to your notice the following:

i) Hon. Supreme Court of India in Civil Appeal No. 1123 of 2017 arising out of SLP (c) No. 321 of 2015 has in no uncertain words held that revision in Pension and revision of pay scales are inseparable. When Pension is upheld to be a right and not a bounty, upgradation/ revision of pension is equally a right and not a bounty. The Hon. Supreme Court has gone further so as to aver that a plea of financial burden to deny legitimate demand cannot be taken as justification and that unwarranted litigation should not be encouraged to deny legitimate rights of the pensioners.

ii) Bank Employees Pension Regulations, 1995 provide for upgradation / revision in basic pension. In terms of provisions contained in Regulation 35 (1) thereof, the employees retired between 01-01-1986 and 31-10-87 have already been given benefit and their Basic Pension with Additional Pension was updated on the basis of formula prescribed in Annexure - 1 under Regulation 35 of Bank Employees' Pension Regulations.

iii) In case of revision in Family Pension, as also in 100% D.A. neutralisation, Government of India has already granted its approval for retirees of Reserve Bank of India and the said benefits are already extended to them. As you are aware Bank Employees' Regulations have been drawn on the basis of those prevailing in Reserve Bank of India.

iv) In case of pension to left over categories of employees whose number is also not large, it is unfortunate that in spite of clear cut Judgment of Hon. Supreme Court of India and several similar Judgments of various High Courts consistently, IBA has chosen not to extend pension benefits to all those similarly placed employees. On the contrary, it appears that IBA is bent upon driving them to forced litigations to hoodwink the issue.

v) IBA has been dodging the issues of pensioners on the pretext of huge cost and unaffordability. However factual position of Pension Funds, returns from investments of the Fund and outgo from the Fund reveals quite a different picture. IBA's repeated assertions on unaffordability without either disclosing their cost details or

discussing them with Unions do not lend credence to them.

We, therefore, once again call upon you to convene a meeting without further delay and hold meaningful discussions with us on all the issues of Bank retirees with a view to arrive at lasting solutions on them. We hope and trust, you will bestow your urgent and personal attention and respond positively in the larger interest.

Thanking you,

Yours faithfully,

Sd/-

(HARVINDER SINGH)
GENERAL SECRETARY

AIBOC gives a Clarification on Call for one Day Strike on 11th Dec, 2015 Cir75/15 dt 27.11.2015

Dear Comrades,

You are aware that Joint Note for Xth Bipartite Settlement was signed on 25th May 2015, **but there were many issues like the issues of Retirees covered in the Record Note**, issue of disciplinary matters, calling officers on Sundays / holidays, anomaly in stagnation increments etc., which remained pending on the assurance of IBA that action required on their part on these issues would soon be taken. Despite lapse of six months and our several reminders, no steps have been taken by the IBA to resolve the issues, as per the understanding reached during the discussions. There has been no move either to start the negotiations or restart the discussions. Leave apart this, even normal courtesy of acknowledging our communications has not been shown. **The settled issues of Medical aid, reimbursement of medical expenses for retired employees through insurance policy are also being denied.**

Apart from this, Government, on the one hand, is announcing and implementing policies based on the recommendations of P.J. Nayak committee viz. diluting stakes in Public Sector Banks (PSBs), privatisation of banks through denial of capital required by PSBs, establishing Banking Bureau Board, deliberate delay in appointing Officer Directors on the Banks' Boards, appointment of private entrepreneurs as MDs and Chairmen in Banks, permitting FDI in the banking sectors etc. On the other hand, no steps are being taken to recover debts from willful defaulters, providing more windows by ways of Asset Reconstruction

companies and SDRs, thus providing the escape routes to the defaulters of public money.

All these issues were deliberated in the AIBOC Executive Committee meeting held at Mangalore on date. The Committee also discussed the issue of non implementation of the understanding reached between Dhanlaxmi Bank Officers' Organisation (DBOO) and Dhanlaxmi Bank management, in the presence of Hon'ble Home Minister and trade union leaders of the Kerala state. After due deliberations, the Executive Committee of the Confederation was of the unanimous view that any delay in deciding direct action will be damaging to the very existence of the Public sector and job security of the employees. It was also the opinion of the Committee that in view of the recommendations of 7th Pay Commission, salary settlement of LIC employees, there is a need to relook into our Xth BPS accordingly. The Committee unanimously decided to give an All India strike call for 11th December, 2015 and authorized the General Secretary to issue Notice for the strike and to serve it to all concerned authorities. The central leadership was also authorized to decide preparatory action programme.

6 We take this opportunity to apprise you that Notice of strike has been served by mail today and copies of the same have been sent to CLC (C), Department of Financial Services, Ministry of Finance, to Chairmen / MDs of all PSBs. Notice and statement of the case are also enclosed herewith the circular.

We call upon all our Affiliates/ State Committees to warm up the rank and file and take all possible steps to ensure successful implementation of the strike call. The following action programme has also been decided as preparatory exercise for the strike:

Black Badge Wearing 2nd December, 2015

Demonstrations at the Headquarters of all Banks 4th December, 2015 at 5.30 pm, Common demonstration by the State Committees at all State Capitals & Major centres on **7th December, 2015.**

We once again call upon all our Affiliates and State Committees to implement all the action programmes and make the strike a grand success.

With revolutionary greetings,

Comradely yours,

(HARVINDER SINGH)
GENERAL SECRETARY

Ref/IBA/128 Dated: 02/12/2015
Shri K. Unnikrishnan,
Deputy Chief Executive,
HR & Industrial Relations,
Indian Banks Association,
Mumbai.

Dear Sir,

Sub : Record Note dated 25.05.2015 on the issues of Bank retirees.

1. We thankfully acknowledge your letter HR&IR/2015-16/XBPS/1722 dated 01.12.2015 written in response to our earlier letter dated 13th November, 2015 on the captioned subject. We like to convey our views on each aspect mentioned by you and it would be clear that there is a lot of difference in perceptions which is got to be clarified at an early date.
2. In point no. 2 of your letter, you have agreed to the fact that certain demands pertaining to superannuation benefits/issues of retirees were discussed in detail by both the sides. If this is the admitted position, you would surely appreciate that we had no intention to make aimless discussions. Both the sides definitely felt the urgency of making an application of mind over the demands of the retirees and come to a reasonable conclusion.
3. In para no. 3 of your letter, you have made it a point that wage revision talks take place on the mandate of member banks which covers only wages and service conditions of serving employees. Our view is that the words "service conditions" covers superannuation benefits which includes matters relating to pension. In the serving employees/ officers there are many people who are pensioners under Banking Pension Regulations. Retirement benefit can never be a frozen concept for them and past retirees as well. No document can ever be static for all times to come. It needs revision and relooks to suit the changing time.
4. It is also an oft-quoted contention of IBA that pension is paid to the Government employees out of budgetary allocation and bank pension is a funded one. You will surely appreciate that budgetary funds are accumulated from different sources of which revenue is an important inlet and we, the citizens of the country contribute in different ways to the accumulation of the fund. As for ourselves, the question of inadequacy of fund is ruled out. Clause no. 11 provides that on 31st day of March every year, Bank shall have to cause an investigation by an Actuary into the financial condition of the fund and make additional contribution to the fund as may be required to secure payment to the benefits under the Regulations. An idea has been created that

update of pension is an imported concept and it does not have any place in the Regulation. **It may please be noted that there is a clear cut provision of such update in Clause No. 35(1) of Pension Regulation.** At the time of adoption of Pension Regulations, a particular section of retirees were fouled by their junior counterparts because of signing of the next BPS. In order to protect their interest, the modus operandi of update has been specifically spelt out in appendix 1.

5. As regards revisions in the rates of the family pension in line with Central Government and Reserve Bank of India, the concept of affordability of cost is out of context. It is already on record that RBI with the prior concurrence of Government of India has already implemented the same. As our Pension Regulation is modeled on RBI-pattern, this benefit is got to be extended. A question has been raised repeatedly as to what connections the Bank Regulation has with Central Civil Service Rules. In reply, your pointed attention is drawn to Clause No. 56 wherein it has been clearly told that in case of doubt, regard may be had to the corresponding provisions of CCSR 1972 and Central Civil Service Rule 1981. As regards IBA's contention that no provision of update is there in Bank Pension Regulation, we have already told in the foregoing paragraph that it is there in the Regulations. Moreover, plain reading of the minutes signed on 26th March, 1994 between AIBOC and others on one side and IBA on the other QUOTE "The regulation was to be done on similar lines as Reserve Bank of India Pension Regulations and Central Civil Services Pension Rules applicable to Central Government employees by making suitable modification in relation to its applicability to the Banking industry" UNQUOTE substantiate our view that Bank pensioners are entitled to all such benefits which accrue to their counter parts in RBI and Government.
6. As regards 100% DA neutralization to pre-01.11.2002 retirees, willingness to concede has been expressed but pendency of court cases have been cited as an obstacle to concede the issue. We like to make it categorically clear that any Indian citizen does have the right to approach any court of law if he feels that his grievances as a citizen of the country are not being lawfully redressed. We, however, feel that there is no prohibitive or injunctive order passed by any court in this regard which can stand in the way of arriving at a bilateral understanding. If, however, IBA takes a positive decision in this regard, all court cases will virtually be redundant.
7. As regards upgrading the basic pension at the common and uniform index of 4440 points, IBA's view is that the process of collection of data and

information from banks are being made for examination of cost implications and sustainability by banks. Our view is that in the modern age of advanced technology when transmission of figures can be done in minutes (lot of data collected and compiled during the discussions prove that) and calculation of cost can be arrived at in hours, the prolonged delay is causing an element of faithlessness in the minds of the elder citizens of the country who have given the yester years of their life for the service of the nation.

We are happy to note that IBA is concerned and also positive in approach to resolve the issues amicably with a spirit of bilateralism but absence of any response to our communications and prolonged follow up had led us to believe otherwise.

Thanking you,

Yours faithfully,

(HARVINDER SINGH)
GENERAL SECRETARY

Circular No. 2015/ 81 Dated:09/12/2015

To All Affiliates/State Units/Members

Dear Comrades,

UNITY TRIUMPHS - STRIKE CALLED OFF

In response to the notice of strike dated 27.11.2015, served on IBA, Individual Bank Managements and Government of India, Dy. Chief Labour Commissioner (Central) called a conciliation meeting on Tuesday, 08th December, 2015 at Mumbai. Com. Y. Sudarshan, Com. Harvinder Singh, Com. Thomas Franco and Com. Sanjay Manjrekar attended the meeting on behalf of AIBOC, whereas Sh. K. Unnikrishnan and Sh. K.S. Chauhan represented IBA.

The proceedings started in the office of Sh. B.B. Bhatnagar, the Dy. CLC (C), who after the brief introduction, asked our Confederation to present the case. We submitted that the cause of action originated from the day of submission of Charter of Demand for Xth Bipartite Settlement, as many of the issues remain unaddressed. Since there was no response from IBA to any of our communications requesting them to resolve the issues, we are forced to go on strike. IBA tried to clarify that they were busy in completing the process of Xth Bipartite Settlement so no attention could be paid to the pending issues. IBA submitted a written reply to the issues submitted in our statement of case along with the Strike Notice on 27/11/2015. Thereafter, Dy. Chief Labour Commissioner (C) asked us to put forth our submissions after going through the reply of the IBA. We submitted our case broadly in three parts:

1. The policies declared by the Government with regard to the Banking Industry based on P.J. Nayak Committee Report after getting formally stamped by Gyan Sangam through Indradhanush and by bringing changes in the Banking Laws, Labour Laws etc. are affecting the very existence of Public Sector Banks, the service conditions of the Bank Employees and common man of the country. In our detailed presentation, we highlighted as to how the Private Banks are being favoured at the cost of Public Sector counter parts, how Private Entrepreneurs are being installed at the top positions of PSBs and the way in which the Government is ensuring privatization of these banks by refusing capital infusion, permitting FDI and openly declaring privatization of IDBI Bank. We also pointed out that all the welfare schemes of the Government are being implemented only by Public Sector Banks even though it is commercially unviable for the Public Sector Banks, whereas, the Private Sector Banks, duly supported by the Government, are prospering by way of selective business of the Industrial Entrepreneurs. The bogey of profitability and affordability of Public Sector Banks is being raised to tarnish the image of Public Sector Banks and to deny the justified rights to its employees.
2. It was also submitted that the issues of officers of Regulated Working Hours, calling them on Sundays and holidays, Disciplinary matters were discussed during the negotiation process but still remained unresolved. On the other hand, in the changed scenario of 7th Pay Commission recommendations and LIC employees' salary settlement, our demands of all Saturdays off, Merger of Special Allowance in Basic Pay, Pension to all Officers joined after 01.04.2010 in place of NPS and many other issues are required to have a fresh look. We also pointed out that despite various reminders by our Confederation, no action has been taken on the anomalies created after introduction of additional stagnation increments, on the communication by the Insurance Companies to the Banks unilaterally withdrawing some benefits, for sending clarifications to the Banks to protect the existing medical facilities after implementation of Hospitalisation scheme.
3. We also pointed that no action has been initiated by the IBA to settle our long pending demands of DA neutralization, Revision in Family Pension and Pension Updation. We made it very clear that the stand of our Confederation on the issues as conveyed in our Letters dated 12.06.2015 and reminders dated 05.08.2015, 13.11.2015 and 02.12.2015, is justified, logical and supported by the Pension regulations and the practices

followed in Reserve Bank of India and other Organisations including Government of India. We once again reiterated our disagreement on the view expressed by IBA in the Record Note dated 25.05.2015, as already expressed in all above mentioned communications, but IBA has not taken any steps to resolve the issues. We also pointed out before the CLC the issue of summary termination of General Secretary of Dhanlaxmi Bank Officers' Organisation, Com. P.V. Mohanan and made it amply clear that the issue is very close to our heart. IBA representatives objected to raising individual issue and informed that the Management of Dhanlaxmi Bank has not referred any such case to them. The Dy. CLC also advised that the Organisation can adopt a legal course in this case. But we were insistent on taking up the issue and resolving the same and argued that if the honest and hard working officer who acts in the interest of the Bank is treated like this, no one would dare to be a 'Whistleblower'. We further made it very clear that if the issue is not resolved then organization will not hesitate to go on industry wide strike on this issue alone.

The issue of delay in appointment of Officer / Workmen Employee Directors and its implications were conveyed to the Dy. CLC. He was also briefed on our demands of Pension to Officers working in RRBs, parity of salaries, allowances and perquisites in all Banks and revision in Pension to State Bank Officers and Employees equivalent to 50% of the last drawn basic pay as in other Public Sector Banks.

After the due deliberations, the minutes of the proceedings were drawn, which are annexed to this circular, for your information and records.

Comrades, positive developments like IBA agreeing to take steps for removal of anomalies due to stagnation increments, to start discussions on all pending unresolved issues within a month time, clarifying that Hospitalization scheme for retirees will cover domiciliary treatment, assuring that the existing bank level medical benefits for serving employees will not be affected due to new scheme based on Insurance Policy, agreeing to consider the issues of Retirees despite virtually closing the issues in Record note and starting action of calculations through actuaries, Dy. CLC's direction to IBA to call for details of Com. Mohanan's case from Dhanlaxmi Bank within 15 days and for writing to Government for filling up the vacancies of Officer/Workmen Directors on the Board of Directors, could be made possible only due to whole hearted involvement reflected by all our Affiliates, State Units and Members in response to the call of the agitational programme decided by our Confederation in the Executive Committee meeting held at 27th November, 2015 at Mangalore.

At our request, Dy. CLC (C) has been kind enough to agree to refer all other issues which are beyond the purview of IBA, to Government for early and amicable solutions. We are providing the details and justifications of the issues of extension of Pension benefit to all covered under NPS, Privatization of IDBI Bank, all Saturdays off, Changes in Banking and labour laws to the Dy. CLC(C). Our Executive Committee in its meeting held on 27th November, 2015 had also deliberated on these issues and had decided direct action programmes of creating public awareness on these issues through publicity campaigns and by building a mass movement against the ill designs of the Government to achieve our demands. It is also pertinent to mention that three petitions filed by our Confederation are pending in the Hon'ble Supreme Court opposing the move of the Government for appointment of private entrepreneurs as MDs & CEOs in Public Sector Banks, to safeguard the interest of top Executives of our Banks.

Comrades, though we have marched ahead but our goals are still far and the mission is still unaccomplished, but not impossible. Let us march on with clear vision, dedication and focus !!

With Revolutionary greetings,

Yours comradely,

(HARVINDER SINGH)

GENERAL SECRETARY

AIBPARC NEWS

Memorandum submitted by the Members of AIBPARC to the Prime Minister of India on the issues of Pensioners.

The Honourable Prime Minister of India,
Government of India,
South Block
New Delhi-110001.

Respected Sir,

Sub: Our Appeal for improvements in pension benefits to Bank pensioners and retirees.

1. We are making this appeal on behalf of all the pensioners and retirees of the member Banks of Indian Banks' Association for your kind and favourable consideration. Our Confederation represents Bank pensioners and retirees numbering about 3.5 lacs. The Retirees of the Banking Industry are all senior citizens in the age group of 60 to 80 years. Their pioneering role is responsible for the vibrant and healthy growth of the Banking Industry in our country. The pensioners and retirees of Banks have toiled very hard by working even in the remotest corner

without basic amenities and had to live away from their families for most of the time. The need for maintaining two establishments during their active phase of their life did not leave any scope for them to save for their retired life. Most of them are struggling hard to meet their ever increasing sustenance needs.

2. The pension schemes of the Bank pensioners have been formulated on the lines of the Pension Schemes of the Reserve Bank of India and Government. The Bank pensioners are denied even the improvements made subsequently after their retirement. Such denials made are in violation of our fundamental rights and against the judicial pronouncements. Such harsh decisions are made by unjust exercise of the powers delegated with the administrative machinery of the Government. Our justice delivery system also does not provide any timely relief. The efforts made for securing a judicial remedy by some of the ageing pensioners are in vain due to the inability of our Judiciary in dealing with voluminous pending cases.
3. We therefore look to our Hon'ble Prime Minister to help us in the hour of our need. We humbly seek your appropriate directions to the officials of the banking division of the Finance Ministry asking them to review their decisions forcing the IBA not to grant us the following much needed relief. i. Payment of dearness relief with 100% neutralization to the pre 1-11-2002 on the same basis as paid to the post 1-11-2002 pensioners, ii. Payment of family pension uniformly at 30% of pay as paid by Reserve Bank of India, iii. Upgrading the basic pension of all pensioners at a common and uniform index of 4440 points, iv. Updation of our basic pension by revision on pay scales in force as provided in our Pension Settlements concluded on 29-10-1993 and our Pension Regulations for meeting the ageing needs, v. Reckoning all the special allowances paid on 10th. Bipartite pay scales for the computation of the pension of the 10th.bipartite pensioners, who are denied the proportionate increase in their pension corresponding to the increase of 15% in the pay scales and allowances paid to them under the above bipartite settlement and vi. Permitting about 5 to 6 thousand past employees with eligible pensionable service to join the Pension Schemes, as pension option has been denied to them for the last several years for one reason or other, ignoring even the verdict of the Supreme Court in their favour.
4. The relief sought under (i) to (ii) above is under the consideration of Indian Banks' Association for many years. These issues were also dealt with during the negotiations held by I.B.A for nearly

three years before concluding the 10th. Bipartite wage settlement. For reasons best known, I.B.A did not address any of the above issues but only has disclosed on 25-05-2015 in their Record Note that IBA would consider the issues (i) and (ii) on humanitarian grounds after working out the cost involved. Even four months after the above declaration made in the Record Note, IBA has not made any progress. In regard to the improvement sought in (iii) above, I.B.A has not yet worked out the cost involved for this purpose, as requested by the organizations of the serving employees.

5. Needless for us to bring to your kind notice that good governance should call for proactive measures for removing the unjust decisions imposed on the poor citizens by the mighty administrative machinery through the powers delegated with them. The financial implications for providing the above relief under prolonged consideration by the I.B.A should not stand in the way of the Banks discharging their responsibility to the Bank pensioners for providing them the much needed succor in their twilight years. The employee cost incurred by the P.S.U banks for the past 10 years from 2006 to 2015 shows a reduction of more than 5% to 6% of their total expenses which is a matter of serious concern to us. The pensioners of the 10th.bipartite period are also deprived of their legitimate increase in their pension in proportion to the increase in their total emoluments paid to them by not reckoning the special allowances for the computation of their pension. The Pensioners have thus been deprived of by these decisions.
6. The services rendered by the Bank employees are vital for the growth of all sectors of our economy. The role of the Bank employees will continue to be very crucial for the financial inclusion and for the Make India Campaign. The present vibrant and healthy growth of our Banking Sector is entirely due to the hard work and dedication of the Bank pensioners and pensioners during their youthful and active years. We therefore submit that the interest of the Bank employees after their retirement needs to be duly taken care of. The Banks and their Pension Funds can meet and sustain the actual annual outgo on payment of their pension with the improvements sought herein above. We humbly seek your personal intervention for your appropriate directions to the officials of the Banking Division of the Finance Ministry and the Indian Banks' Association for providing us the above improvements in our pension benefits at your early convenience.

Yours faithfully,

SL NO

NAME

SINGATURE

All India Bank Pensioners' & Retirees' Confederation (AIBPARC) News :

2nd Triennial Conference of AIBPARC held at Kolkata on 15th & 16th of Nov, 2015

AIBPARC CIRCULAR NO. 50/15. 18th November, 2015.

Dear Comrade,

Re: Kolkata throbs with hectic organizational activities for two days - meeting of Governing Council held in the morning of 15th November - audience overflows to the streets in the Inaugural Session - disciplined and participative General Body deliberates on the issues of retirees and decides plans of action - leadership gives a clarion call to march to Delhi on 11th December, 2015 if possible with members of the family.

1. The meeting of the Governing Council was attended by almost all the members who approved the report of the General Secretary, Accounts for 3 years, resolutions and amendment to byelaws for the purpose of placement of the same in the General Body. The leaders took stock of the situation and took a firm resolve that the organisation is to carry on the signature campaign in an enthusiastic manner, to hold protest demonstration in state capitals and to finally culminate the current agitation to the demonstration and Dharna at Delhi on 11th December, 2015.

2. The Inaugural Session started at Asutosh Birth Centenary Hall of Kolkata Museum at 3 p.m. at 15th December, 2015. The hall was packed to capacity half an hour before commencement. Additional chairs provided by the volunteers were also filled up. At least 100 people stood at the rear of the hall. At one time the crowd swelled to the lawn outside. On the dais, there had been galaxy of leaders hailing from different components of the financial sector.

3* Shri A.N. Mukherjee, Chairman, Reception Committee, recounted the

historical role of the city of Kolkata in building up the bankers' trade union movement in the decades of 40s and 50s and also the emergence of a strong retirees movement for last 3 years under the banner of AIBPARC. He welcomed members coming from different parts of the country, thanked the members of the press and electronic media for their extensive presence and expressed gratitude to senior leaders for their presence.

* Com. S.R. Sengupta, General Secretary, in his introductory remarks expressed his happiness for the large turn-out of pensioners and retirees on the day. He assured members that there might be temporary setbacks but the journey is to be continued till we reach the level of satisfaction. He felt that a united movement of all unions and associations is the call of the hour. Everybody will have to shake off initial hesitation and wavering and plunge into action. He calls everybody to participate in Delhi Dharna and make it a historic one.

* Com. Chandra Sekhar Bose, a doyen of the movement of the Insurance employees greeted the conference from the core of his heart. He narrated the story of earlier years when all the unions of the financial sector worked in close cooperation with each other and got the right to opt for pension. He felt that the same unity is to be brought back in a larger canvas to fight against the deprivation and discrimination which are now prevalent in banks and insurance sectors.

* Com. Samir Ghosh, General Secretary, AIRBEA, greeted the conference. All other speakers greeted Shri Samir Ghosh for the historic decision taken by the unions and associations of working employees and officers to go for one day mass casual leave protesting against the efforts initiated by government to downgrade the prestige of RBI and also to improve the benefits of superannuation.

* Com. R.N. Banerjee, President, Federation of SBI Pensioners Associations greeted the delegates and observers of the 2nd General Body. He informed the house that he never saw in past that any organisation can cross the membership strength of 60,000 within a period of 3 years. He felt that the future of pensioners lies in the success of united movement of all retiree organisations of the country. He assured that in the agitation programme declared by CBPRO, the participation of SBI Pensioners Association will be total. He concluded with the remark that larger participation can only draw the attention of government.

* Com. Harvinder Singh, General Secretary, AIBOC, informed the house that he does not find any material difference between the movement of working employees and the movement of retirees because for everybody, service culminates into superannuation. A working employee of today is the retiree of tomorrow. He remembers with fondness that he has been groomed up in the organisation by leaders who are now leading the movement of retirees. He narrates in details the different stages of negotiations with IBA and informs how the interest of retirees has been adversely affected by words and actions of some of the organisations. About the record note, his view is that AIBOC has written strong letters to IBA lodging protests against the unilateral assertions and demanding immediate negotiations on the issues of retirees. He promised that AIBOC will always stand by the side of AIBPRC in days to come.

* Com. K.V. Acharya, President, AIBPARC, thanked the leaders, activists and members of Kolkata and surrounding areas for ensuring such a huge gathering. He felt that such a large assembly will enthuse the leaders to become more and more committed to the cause. He called upon the members to

make Delhi their next destination of travel with members of the family. Larger the crowd, greater the attention of IBA and government. He hoped that certain contentions of record note will pave the way for future negotiations.

4* Com. Suprita Sarkar, Joint General Secretary, proposed vote of thanks. He observed that it was a day of self-assertion of the hidden potentialities of the retirees and the Inaugural Session will surely carry a message that the issue of retirees is no more to be neglected.

* The holding of the General Body received media attention in an appreciable manner. All the popular and leading local dailies brought out their news items covering the assembly in prominent places. The electronic media also displayed it for more than 2 minutes.

With Best Wishes,
(S R Sen Gupta)
General Secretary

AIBPARC Triennial Conference: Election of Office Bearers

Elections were held for the various posts by calling for nominations from the various affiliates.

The following are unanimously elected for the ensuing triennial period.

President : Com. K V Acharya (IOB)

General Secretary : Com. S R Sengupta (BOI)

From CBROA, following are elected.

Com. K B Ballur - Working President

Com. A G Kulkarni - Vice President

Com. P V L N Sharma - Dy. General Secretary

Com. R M Joshi - Governing Council Member

Com. R Mohan - Governing Council Member

Com. A R Raksit - Governing Council Member

Com. A B Patel - Governing Council Member

Formation of Co-ordination Committee of Bank Pensioners & Retirees Organisations (CBPRO):

In the CBPRO Meeting held at Kolkata on 17th November, 2015, it was resolved to pursue all the pensioners and retirees issues in the Banking Industry under banner of CBPRO and the following have been nominated as Convenors of the Co-ordination.

Com. R N Banerjee, (President, SBI Pensioners' Federation) : Convener

Com. S C Jain (General Secretary, AIBRF) : Co-Convener

Com. K V Acharya (President, AIBPARC) : Co-Convener

**AIBPARC/IBA/Mediclaim/7(b)/2015.
Date: 18.11.2015.**

**The Chairman
Indian Banks Association
Mumbai**

Dear Sir,

Sub : Insurance Cover For Retirees

We are dismayed to note that Insurance Company viz., United India Insurance Co. has recently advised Individual Banks on 13-11-2015 going back on the terms of insurance already agreed and to which premium has already been paid to the Insurance company by respective Banks. In fact in presentations made at different centres, the officials of the insurance company informed the audience the highlights of the policy for the retirees which include inter-alia coverage of pre existing diseases, no entry age bar, coverage of critical illness, domiciliary treatment on submission of medical prescription on every 90 days, coverage for treatment under all systems of medicines apart from allopathy.

In fact yourself entered into a binding agreement by the Employees' Unions and MOU with officers' organizations that Insurance cover similar to the one available for serving employees will be extended to the retirees except that premium for the serving employees shall be borne by the respective Banks, the respective Banks

shall decide on sharing/bearing the premium payable by retirees. Other than this only difference regarding sharing/bearing of premium the insurance scheme for serving employees and retirees was agreed to be identical with the same amount of insurance cover and same amount of premium.

Though we have different view on the issue of sharing / bearing insurance premium being left to the individual bank's discretion because this is totally contrary to the instructions given by DOFS vide letter F.No.14/7/92-IR(Vol-II) dated 24th February 2012 addressed to you wherein you have been specifically directed to devise an industry wide insurance scheme for both serving and retired employees together, instead of making cash disbursements/re-imburements. So it is clear that DOFS wanted the banks to bear the entire premium for both serving and retired employees in lieu of cash disbursements/re-imburements. Be that so, the insurance company cannot go back on its terms of insurance in respect of the following and nor you can allow this to happen. We are not happy with the way all our issues have been dealt with in the X th Bipartite settlement not to speak of the unfair, irrational and unreasonable remarks in the record note contending that there is no contractual relationship between the Banks and the retirees. The legal status and fact is otherwise and in fact in respect of all the issues mentioned in the record note therein, there are contractual and/or statutory obligations. We shall deal those issues separately.

We request you to intervene and ensure that retirees are granted identical insurance benefits as agreed by the settlement/MOU.

Thanking You,

Yours faithfully,

**(S. R. SENGUPTA)
GENERAL SECRETARY**

CIRCULAR NO. 57/15. 14th December, 2015

Dear Comrade,

Bank Pensioners and Retirees create history at Jantar Mantar on 11th December, 2015 - Several Thousand Bank Retirees participate in day-long Dharna and Demonstration at the heart of the Union Capital - leaders of serving organisations, retiree organisations and Central Trade Unions ask Government/IBA to concede the demands - if insensitivity continues, organisations pledge for more intensified actions

Several thousand bank pensioners and retirees thronged Jantar Mantar, New Delhi at 10 a.m. sharp. The group of volunteers was shouting slogans in favour of the demands of the retirees in different languages. The principal demand of the slogans was that Government and IBA should come to senses immediately and attend to the issues which are long neglected. It was also demanded that the total insensitivity should be put to an end and the most reasonable demands be conceded. The crowd at about 11 a.m. swelled to the adjoining streets. The elder citizens of the banking industry and the lady comrades in fairly good number stood for hours to hear the leaders. The crowd remained unmoved as it is till the conclusion of the programme at about 3 p.m.

Com. K.V. Acharya, President, AIBPARC, coordinated the whole programme from beginning to end. After giving a brief introduction on the purpose of the Dharna, he invited Shri R.N. Banerjee, President, Federation of SBI Pensioners' Association to speak. Shri Banerjee congratulated the huge crowd and urged upon the Government and IBA to ponder over as to why the elder citizens of the industry are on the streets. If a proper answer to this question is sought for by power that be, the insensitivity to the community will end. Com. Ashok Rao, a known name for many years as an advocate for the public sector observed that the Dharna at Jantar Mantar is organized mainly by the young people and the elder citizens. There is a commonality in between the two - don't make education and health a commodity. He also observed that provision of NPA is virtually a pension to defaulters of bank loans. Why then the pension of real pensioners will not be increased. Com. K.D. Khera, former President of AIBOC observed that there are large numbers of retirees in the banking sector who are still unorganized. They do not remain under the cover of any organisation. If they can be organized, it would be easier to fulfill the demand which is already there in the Regulation. Com. A. Rameshbabu, General Secretary, Federation of SBI Pensioners' Association congratulates the swelling crowd who have come together to fight for principles. SBI - Pensioners have a different set of problems which will be tackled at the level of the said institution; but there are many common issues for which all of us

can jointly fight. He urges upon all the working unions and associations to support the cause of retirees. He also calls for a protracted struggle. Com. Santharaju, former General Secretary of AIBOC, observes that it is really paradoxical to note that the elder citizens of the banking industry who did their best in implementing poverty amelioration programmes in their service life are today sitting in the street to update their pension and DA. The civil servants are getting everything automatically whereas financial sector is languishing. This is a symbolic Dharna and the struggle will continue.

Com. Harvinder Singh, General Secretary, AIBOC, started his speech with the observation that the demands of the pensioners and retirees are the demands of AIBOC. He said that the demands were submitted officially and discussed with sincerity. At one stage of the negotiation, there was some lack of seriousness on the part of some of the organizations which did not want that the voice of retirees be heard. Pressure from the new generation on the leadership was also there. Certain changes in the accounting norm played havoc at a very crucial time. The record note was signed under certain circumstances which he narrated in detail. He referred to the series of correspondence done by AIBOC on the issues of retirees and also the reply of IBA. He narrated in brief the submission of IBA before CLC. IBA submitted, inter alia, that they would take up the issue of domiciliary treatment with the insurance company and they support the contention of retirees. IBA further informed that the cost factor to each issue will be assessed by an actuary already appointed by them and the report will be available within 3 to 4 months. Com. Singh concluded with his reassurance that AIBOC will be doing its part of the job.

Com. D.B. Gupta, a senior leader of AIBRF informed the gathering that the greatest injustice is being done to the family pensioners. DA neutralization is pending with ministry for 5 years. Updation of pension is being denied without valid reasons. The functionaries of IBA should not forget that when they would not be in the chairs, they would be Mr. Nobody. He calls for unity of all retiree organisations.

Com. Tapan Sen, General Secretary, Centre of Indian Trade Unions, observed that pension updation was a demand which could not be negated by the Government because they allow it to its own employees. He observed that IBA is a powerless body and it is virtually controlled by Ministry of Finance. Any Government, he felt, which comes to power is going to sell out assets of the people. The fight of the pensioners should be orchestrated with the fight of the working class otherwise the designs of the Government cannot be flouted. He also called upon the pensioners covered under Pension Regulation for fight for the employees and officers who are covered under the New Pension Scheme. He lends total support to the ongoing struggle. Com. Sitaram Yechuri, General Secretary, CPI(M) could

not attend the Dharna because of compulsive preoccupations but he sent his good wishes for the success of the struggle by a message.

Shri Pawan Kumar, Organising General Secretary of BMS, observes that the pension of the MLAs and MPs are being fabulously increased. Why then, the pensioners of the banking industry will not get their rightful shares. He felt that the provision for updation of pension was written in the agreements reached between two parties. IBA should not feel hesitant to implement it. He pledges full support to the demands of the organisation.

Com. Malhotra of AIBRA thanked the participants for a large scale presence. He observes that he is viewing success of the movement in the horizon because such a dedicated crowd can only achieve the demands. Com. Anantha Krishnan, a senior leader of the movement informed in brief the outcome of the dialogue which he and his associates had with Minister of State for Finance. Com. Sukumaran of RNBOC observed that it was really a day for rejoice because after long efforts, all the major organisations of retirees have come together to achieve a common cause.

Com. S.R. Sengupta, General Secretary, AIBPARC, while congratulating the crowd, made the following observations. Trade union is a continuous journey. It will not stop till demands are realized. If Government and IBA do not hear us, we cannot stop the journey. We might have to think in future for making a procession to the Parliament or official residence of the Prime Minister. Com. Suprita Sarkar, Joint General Secretary, thanked the participants who have assembled from different parts of the country after undertaking lot of sufferings. He felt that when determination was so strong, the dedication of elder citizens cannot go unnoticed. The organisation will have to process the outcome of the present phase of agitation and then chalk out the future line of action.

Com. K.B. Ballur, the Working President of the organisation praised the participants for the troubles undertaken by them. He observed the demands were logical, the path of agitation is legal and nonviolent and the Government should hear the voice of retirees with caution and care since all of them are in an advanced age. Com. K.V. Acharya, President, AIBPARC, concluded the programme with his remarks that the future would be ours.

We convey our gratefulness to all our leaders, veterans, activists of AIBPARC, Delhi State Committee for taking tremendous initiative to make the programme an astounding success.

Long live CBPRO

Long Live Unity of Retirees Organisations

Long Live the outcome of the Dharna of historical 11th December, 2015

With best wishes,

**(S. R. SEN GUPTA)
GENERAL SECRETARY**

CBPRO

CO-ORDINATION COMMITTEE OF BANK PENSIONERS' & RETIREES' ORGANISATIONS (KARNATAKA STATE UNIT) HELD A MASSIVE DHARNA/DEMONSTRATION IN FRONT OF THE HISTORIC TOWN HALL, J C ROAD, BANGALORE ON 17TH DECEMBER, 2015

17th December, 2015 will be cherished for a long time to come as more than 3000 retirees of Banking Industry thronged the historic Town Hall on J C Road, Bangalore to express their anguish, agony, anger and frustration against the injustices perpetrated by IBA/Government/Bank Managements by delaying and denying the legitimate, just demands of the retirees. The gathering of retirees which comprised persons aged between 60 years and above 90 years, gave a clear message to the world that age cannot rob us of our spirit to fight against injustices.

The huge gathering of retirees was addressed by the leaders of yester years as well as the leaders of serving Officers and employees. The Dharna / Demonstration was lead by Com. Shantharaju, Chairman, CBPRO(Karnataka), Com. Sukumaran, RBONC, Com. M R Gopinataha Rao, Com. B T R Reddy, Com. S Nagaraj, Com. Shivaram Alwa, from AIBPARC, Com. K B Ballur, Secretary, CBPRO (Karnataka), Com. K Rudrana, General Secretary, SBI Pensioners' Association, Com. D K Nadgir, RBONC, Com. G D Nadaf, former General Secretary, AIBOC and Convener, UFBU, Com. M S Vijayalakshmi, SBI Pensioners' Association (K).

The Dharna/Demonstration was supported by Sri. A N Krishna Murthy, Secretary, AIBOC(Karnataka State Unit), Com. S L Kulkarni, Secretary, AISBOF, Com. Nanda Kishore, SBI Officers' Association (Karnataka), Com. K Srinivas, President, SBIOA(K), Com. J S Jagadish, Joint General Secretary, CBOA, Com. D A Suresh Deputy General Secretary, CBOA, Com. K Prakash Deputy General Secretary CBOA, Com. Ms. Triveni, CBOA and a host of Office bearers of various organisations.

All the speakers highlighted the injustices perpetrated on the retirees in the Banking Industry by IBA/Government combine and decried the attitude of IBA in not resolving the issues which are absolutely just and right. What retirees have been asking is fulfilment of promises made and commitments expressly given by the IBA at the time of introduction of Pension Scheme in the Banking industry. The legitimate demands put forth by the retirees before the IBA/Government are: 100% DA Neutralisation to all pensioners irrespective of age of retirement, pension updation to secure safety to pensioners and help them maintain status and dignity, improvement in family pension, pension to those who resigned after putting qualifying service for voluntary retirement under pension regulations, improvement in ex-gratia to those who retired prior to

01.01.1986, universal medical aid Scheme that is adequate and appropriate to all pensioners and spouses as is extended to Board Level executives. All the leaders in unequivocal language condemned the heedless, unconscientious IBA which has denied the legitimate benefits due to the retirees. Our appeals to good conscience and reason of IBA have failed leaving us no alternative but to take to the streets to agitate and all the leaders in voice declared that we shall not rest until our goal is achieved, the goal of external and internal parity in pension, including family pension, no discrimination within the homogenous class of pensioners, pension to all those who severed relationship but served pensionable service, adequate medical cover to all retirees etc.

Age may cause one's steps to falter but the spirit keeps our course steady, age may cause one's sight fail but the vision beckons us to move forward, the destination we are fully aware of and we shall reach together, arm in arm, declared the speakers.

The Dharna scripted history and has acted as a catalyser for further action programmes till such time our hopes and aspirations are fulfilled.

We congratulate all our members who assembled in a very large number and made the Dharna / Demonstration a huge success.

CBROA ACTIVITIES

Members' Meeting at Madgaon:Goa on 16th August, 2015.

A Meeting of our Members of Goa State Unit, was organised by Sri. Agnelo Rebello, Regional Secretary, CBROA, Goa, Sri.Sridhar S Assoldekar, Sri.P M Shanbhag, Sri.S K Naik Desai, Sri.Ravindra Lotlikar and Sri.M L Borkar at our Madgaon:Goa branch. The Meeting was attended by more than 50 Members. The Meeting was addressed by Sri.Mohan V Kamath and Sri.S S Assoldekar. Addressing the members our General Secretary deliberated on the latest developments on the issues of pensioners in the Banking Industry.. Sri.A G Kulkarni, President, CBROA, presided over the Meeting. Sri.B Y Kembhavi explained the Welfare Schemes launched by CBROA. Sri.R Vasudeva Rao, compered the programme. Sri.C B Prabhakar, Deputy General Secretary,CBROA was present in the Meeting.

Sri.Agnelo Rebello welcomed the gathering and read out the report of activities undertaken by CBROA unit ; Goa. Sri.P M Shanbhag, proposed vote of thanks.

Members' Meeting at Chennai on 23rd August,2015.

Our Chennai Unit lead by Sri.R Mohan, Deputy General Secretary,CBROA and Sri.R Asokan, Asst.General Secretary,CBROA ably assisted by

Sri.P K Bhaskaran and Sri.R Hariharan, both Central Committee Members of our Association, Sri.V Ganapathy, Regional Secretary,CBROA had organised a mammoth Meeting of our Members at T Nagar Social Club on 23rd August,2015. The Meeting was attended by more than 150 Members. Our Senior Member Sri.Balasubramanyam, popularly known as Balu among the fraternity of CBOA, was warmly felicitated on his attaining the age of 75+ years of age.

Sri.Sundareshan, Former General Manager of our Bank presided over the Meeting.

Sri.Adakkayappan, the great Tamil Scholar and Orator delivered a speech in a humourous way and regaled the audience for more than one hour with humourous anecdotes.

Our General Secretary,deliberated on the latest developments on the issues of pensioners and retirees in the Banking Industry. He also explained in detail the developments in the wake of the X Bipartite Settlement. He stressed the need for strengthening CBROA by bringing the retired as well as retiring Officers of our Bank into the fold of CBROA.

Sri.Sundareshan delivered the presidential speech and summed up the days programme. Sri.R Mohan welcomed the gathering and Sri.R Asokan compered the programme in his own inimitable style. Sri.P K Bhaskaran proposed vote of thanks.

MYSORE ON 6TH SEPTEMBER,2015:

Our Mysore Unit had organised a mammoth Meeting of our Members on 06.09.2015. Sri. H N Atmaram, our Central Committee Member and Sri. A R S Bhatta, our Regional Secretary had made elaborate arrangements for holding the Meeting which was attended by more than 100 members. The Meeting was addressed by Sri. D Vijayakumar, AGM and Circle Head who assured of all help and cooperation to the retired employees, who have put the Bank on a strong pedestal by their hard work during the brick and mortar banking days. He solicited the support and co-operation of all the pensioners and retirees for the development of the Circle under all parameters of business. Speaking on the occasion. Sri. N S Srinath, former Executive Director of Bank of Baroda and former General Manager of our Bank, gave tips to all the senior citizens as to how to lead a healthy and happy life. The Meeting was also addressed by Sri. Ravikumar, Regional Secretary of CBOA. Our General Secretary deliberated on the various developments on the issues of pensioners. Sri. B Y Kembhavi, Deputy Treasurer, explained about the Welfare Schemes launched by CBROA. Sri. R Vasudeva Rao spoke on the occasion. Sri. A G Kulkarni, President, presided over the meeting and gave a call to all the members present in the Meeting to enroll the retired Officers who have not become members of our Association and strengthen CBROA. Sri. H N Atmaram, welcomed and Sri. A R S Bhatta, proposed vote of thanks.

Sri.K Srinivasa, Senior Member compeered the programme.

DHARWAD 10TH SEPTEMBER, 2015:

Sri. Kishore Madalagi, our Regional Secretary, Dharwad had organised a Meeting of our Members at the premises of Dharwad Main Branch. The Meeting was attended by more than 70 members from Hubli and Dharwad. Sri. G N Inamdar presided over the Meeting. Sri. B S Sasalatti, our Assistant General Secretary, Belgaum attended the Meeting. Our General Secretary, deliberated at length on all the developments on the various issues of pensioners in the Banking Industry. Referring to the OROP concept introduced for the defence personnel in the recent past, he informed the house that our demand for updation of pension is patterned on the OROP concept. Our Apex Body has been campaigning for clinching the benefit besides the 100% DA Neutralisation, improvement in the family pension etc. Sri. B S Sasalatti, speaking on the occasion stressed the need to strengthen our Association at all levels. Sri. G N Inamdar summing up the day's proceedings gave a call to strengthen the organisation. He suggested that all the Pensioners/Retirees should opt for the Health Insurance Scheme introduced by IBA for the

Bank retirees. Sri. Kishore Madalagi welcomed the gathering and proposed vote of thanks.

Meeting at Shimoga on Medical Insurance Scheme:

CBROA CC Member Sri. G V Ramakrishna had arranged meeting of Canara bank retirees Shimoga Region at circle office Conference hall, Shimoga on 23.09.2015. Sri Raghu N, the Dy General Manager of CO Shimoga inaugurated the function and advised the retirees to avail the benefit offered by the Bank. CC Member Shri. G V Ramakrishna explained in detail about the scheme and appealed to each and every one to subscribe to the scheme. Mr Rohit, Marketing Manager of Canara Bank Insurance scheme compared the merits and demerits of both the schemes. Mr VR Bailur Ex AGM and KR Lingappa Ex AGM also spoke on the occasion. A large number of retirees (both officers & workmen) of not only from Canara Bank, but also from other banks have attended the meeting. A few non members enrolled themselves to CBROA at the venue

Medical Insurance Scheme - Members Meeting at Aligarh:

Mr. Vidhu Mohan, Regional Secretary of CBROA, Aligarh Region had arranged members meeting at Aligarh Main branch of Canara bank on 16.09.2015 to apprise the members about the Bank's Medical Insurance Scheme. Members, non Members & workmen retirees in large numbers have attended the meeting. Mr. Vidhu Mohan spoke in detail about

the scheme and also informed the members about the advantages of bank's scheme over other Health Insurance schemes prevailing in the market. He clarified the doubts raised by of the members. The meeting was also addressed by CBOA Office bearer Mr. O P Gaur. The meeting was concluded with the vote of thanks by Mr K B Varshney. On this occasion, many non members have enrolled themselves to CBROA and a few ordinary members converted their membership into Life Members by tendering the cheques for the differential amount.

CENTRAL COMMITTEE MEETING HELD AT VADODARA ON 1ST NOVEMBER, 2015

The Central Committee Meeting of our Association was held at Vadodara on 1st November,2015 at the Auditorium of Sri.Radha Madhava Temple of ISKCON. Sri.Ambalal B Patel, Assistant General Secretary of our Association had made elaborate and excellant arrangements for holding the Meeting.

Sri. Ambalal B Patel welcomed the Members of the Central Committee to the cultural capital of Gujarat. Smt.Varsha Madalagi, wife of Sri.Kishore Madalagi, Regional Secretary,Dharwad rendered the invocation song and the melody set the tone for a meaningful discussion on the various issues confronting the retirees in the Banking Industry.

The Meeting was graced by Sri.A N Krishna Murthy, Chairman,CBOA who is also ex-officio Central Committee Member of our Association.Sri.A G Kulkarni, President, presided over the meeting. The General Secretary presented a detailed report on the latest developments in the Banking Industry, the issues of the pensioners etc.The report was discussed and debated in an elaborate manner.

The Central Committee Members discussed in detail, on the ways and means to strengthen our Association in the respective regions, recovery of arrears of subscription, prevailing upon the members to subscribe to Life Membership etc. There was lively debate on the following issues:

1. Health Insurance Policy evolved by IBA and implemented by the Bank, the salient features of the policy, how it is going to be beneficial for the retirees etc.
2. Many provisions agreed between IBA and Unions/Associations have not been implemented.
3. The Policy should cover the family pensioners, Officers/employees who have been imposed with punishment like compulsory retirement, resigned employees etc.
4. Major part of the premium should have been borne by the Bank as some of the Banks have subsidised the premium amount.
5. Whether the retirees can go for multiple policies, whether Domiciliary Treatment is

available to the retirees, why the dependents are kept outside the purview of the policy,

6. The X Bipartite Settlement did not take care of the interest of the retirees. The Record Note signed by IBA and the Associations/Unions has betrayed our confidence in the leadership of UFBU who were pursuing our issues with IBA.
7. Members suggested to accept Mandates from the members to recover subscription from the SB Accounts of the members and this will facilitate easy recovery of subscription, avoid follow-up correspondence with the members for payment of the arrears of subscription etc.
8. The Welfare measures launched by CBROA should be further rationalised keeping in view the improved financial position of the Association.
9. Members discussed about the pending issues of the pensioners such as 100% DA neutralization for the pre-01.11.2002 retirees, improvement in family pension, updation of pension etc in the background of Central Govt acceding to the demands of the ex-Servicemen for OROP.

The General Secretary had covered some of the issues in his report and he gave elaborate replies to the various other points in his replies. The Central Committee resolved in one voice to strengthen our Association by bringing all the retired Officers under the banner of our Association.

Sri.E Sampath Kumar, Vice President, CBROA offered to hold the next Biennial Conference at Coimbatore in the month of April,2016 if the political climate in the state is stable.He informed the house that the elections to the State Assembly are scheduled to held in the month of April 2016.

Meeting of our Members at Vadodara on 01.11.2015.

A Meeting of our Members of the State of Gujarat was held at the Auditorium of Sri.Radha Madhav Temple of ISKCON. Sri.Basu Ghosh Das, the head of the ISKCON Temple, Vadodara graced the occasion.Our mebers from Ahmedabad, Surat, Rajkot attended the Meeting. Sri.D'Souza our Senior Member from Ahmedabad welcomed the gathering.Our Senior Members Sri.Contractor, Sri.Trivedi and Sri.Sequera were felicitated on their attaining 75+ years of age at the hands of Sri.Basu Ghosh Das and Sri.A N Krishna Murthy, Chairman,CBOA.Sri.Das in his benedictory speech in Sanskrit highlighted the importance of leading a spiritual life which is the best stress buster and the source for a happy and healthy life. Sri.A N Krishna Murthy explained in detail about the salient features of X Bipartite settlement. He informed the members that AIBOC has committed to pursue the issues of

the pensioners/retirees and he assured the all out support of CBOA for all our activities.Our General Secretary spoke in detail about the various issues of the pensioners, the present position of the issues and the efforts made by AIBPARC in resolving the issues. In the open session our General Secretary clarified some of the points raised by the members with regard to the Health Insurance Scheme launched by IBA for the retirees. Sri.A G Kulkarni, summarised the day's proceedings and gave a call for strengthening our Association by bringing all the retired Officers within our fold.

Meeting of Members at Kolkata: 14.11.2015

Our Kolkata Unit had organized a Meeting of our Members at the Auditorium of Tagore Research Institute. Sri.Asit Ranjan Raksit,AGS and Sri.R N Mandal,Regional Secretary had made elaborate arrangements to hold the Meeting of our Members. More than 45 members from Kolkata had assembled. Sri.Shyamalendu Saha, former General Manager, HR Wing, HO Bangalore presided over the Meeting. Sri.A R Raksit presented a brief report about the activities undertaken by the unit. Our General Secretary deliberated on the various issues of pensioners and the steps initiated by AIBPARC our apex body. He also mentioned about the 2nd Triennial Conference of AIBPARC to be held at Kolkata on 15th and 16th November, 2015.Sri.Shyamalendu Saha in his presidential address felt the need to inform the members about the latest developments on the issues of pensioners and retirees at periodical intervals through Circulars, bulletins etc.

Sri B Y Kembhavi, Deputy Treasurer, explained the Welfare Schemes lunched by CBROA. Sri R Vasudeava Rao, compered the programme. Sri. R Mohan, Deputy General Secretary,CBROA and Kishore Madalgi Regional Secretary were present in the Meeting.

Sri.R N Mandal welcomed . Sri.T K Ghosh, proposed vote of thanks.

Meeting at Bhubaneshwar : 17.11.2015

Our Bhubaneshwar unit had organized a Meeting of our Members on 17th November,2015 at the Auditorium of Disaster Management Institute. Sri.Gopal Patnayak,AGS and Sri.G N Mishra, our activist had made elaborate arrangements for holding the Meeting. More than 50 members attended the Meeting. Sri.Gopal Patnayak, explained the various activities undertaken by our Odisha unit. Sri.P K Mohanty, Deputy General Secretary,CBOA, participated in the Meeting and addressed our Members. Our General Secretary, explained in detail the various issues of pensioners such as 100% DA Neutralisation to the bank employees who retired prior to 01.11.2002, improvement in family pension, and the efforts made by our Apex Body AIBPARC to resolve the

issues. He informed the house about the 2nd Triennial Conference of AIBPARC and the various Resolutions passed by the General Body.

Sri. R N Das, Deputy General Manager, addressed our Members and solicited their help, support and co-operation in taking the Circle to greater heights of glory. He was extremely happy to be amidst the elders who have toiled to put the Bank on a very strong pedestal.

Sri B Y Kembhavi, Deputy Treasurer, explained the Welfare Schemes lunched by CBROA. Sri R Vasudeava Rao, compered the programme. Sri. R Mohan, Deputy General Secretary, CBROA and Kishore Madalgi Regional Secretary, were present in the Meeting.

Sri. Gopal Patnayak, AGS welcomed. Sri. G N Mlshra, proposed vote of thanks.

Meeting at Visakapatnam : 18th November, 2015.

Our Visakapatnam Unit had organised a Meeting of our Members at the Auditorium of Circle Office. The Meeting was well attended by our Members from Visakapatnam, Vizainagaram, Srikakulam etc. Sri. PVLN Sharma, AGS and Sri. G Narasinga Rao, Regional Secretary had made elaborate arrangements. Sri. PVLN Sharma, AGS welcomed the gathering and explained the various activities undertaken by the Unit. Sri. K. Bhaskar, DGM, Viskapatnam Circle, addressed our Members and informed the Members that the Bank is what it is today on account of the hard work done by all the seniors and he solicited the co-operation of all the elders to put the Circle on the path to glory. Sri. G Suryanarayana, our Senior Member was honoured on attaining 75+ years of age. Sri. Dayashankar, Regional Secretary, CBOA addressed our Members and assured all support to the retirees. Our General Secretary, deliberated on all the issues confronted by the pensioners/retirees of the Banking Industry and the various measures initiated by our apex organization to resolve the issues. He also explained about the 2nd Triennial Conference of AIBPARC held at Kolkata and the various Resolutions passed by the Conference.

Sri B Y Kembhavi, explained the Welfare Schemes lunched by CBROA. Sri R Vasudeava Rao, C C Member. Sri. R Mohan, Deputy General Secretary, CBROA and Kishore Madalgi Regional Secretary were present in the Meeting.

Sri. G Narasinga Rao, proposed vote of thanks.

Meeting of Members at Vijayawada : 19th November, 2015

Our Vijayawada Unit had organized a meeting of our Members at Circle Office Vijayawada on 19th November, 2015. Sri. PVLN Sharma, our AGS and Sri. P Phaneendra, Regional Secretary had made elaborate arrangements. It was a rare coincidence for our team when we visited the Circle Office. Our

Founder's Day was being celebrated by organizing a Blood Donation Camp at the Circle Office. Our General Secretary and Sri. P V L N Sharma were invited by the Circle Management to speak on the occasion. Sri. B M Rao, Deputy General Manager, addressed our Members and felt very happy to participate in the Meeting of elders who have built the organization. He solicited the guidance, wise counsel for running the Circle efficiently and making our Bank the most sought after bank by everyone in the society. He assured our senior colleagues that he would be organizing a Meeting of all the Retired colleagues in the Region shortly with a view to revive the bonhomie and the sense of belongingness to the Bank.

The Meeting was also addressed by Sri. M V Ramana, Regional Secretary, CBOA, Dr. Karunakar Saka, Asst. Regional Secretary, CBOA and Sri. Ramesh, C C Member, CBOA who in voice assured of all help to all the elders who are responsible for putting the Bank on a very strong foundation.

Our General Secretary deliberated at length on the various issues which have remained unresolved for long and the efforts made by our Apex Organisation AIBPARC in resolving the issues. Sri. P V L N Sharma, spoke on the importance of making / executing a will by our retired colleagues with a view to safeguard the interests of the spouse.

Sri B Y Kembhavi, Deputy Treasurer, explained the Welfare Schemes lunched by CBROA. Sri R Vasudeava Rao, C C Member, Sri. R Mohan, Deputy General Secretary, CBROA and Kishore Madalgi Regional Secretary were present in the Meeting.

Sri. P V L N Sharma, welcomed and Sri. P Phaneendra, Regional Secretary, proposed vote of thanks.

Meeting of our Members at Hyderabad on 22nd November, 2015.

Our Hyderabad unit had organized a Meeting of our Members at the Chanakya Hall of the STC at Narayanaguda, Hyderabad. Sri. PVLN Sharma, our AGS, Sri. D L Rao, our Regional Secretary, Hyderabad had made elaborate arrangements for the Meeting. Sri. D Kallu Rao, General Manager, Circle Office, Hyderabad attended the Meeting and addressed our Members. He expressed his happiness to be amidst the senior citizens who belonged to the brick and mortar banking. He thanked the elders for participating in the Meeting in large number and he recollected their immense contributions to the growth of our Bank during the formative days. The Bank's premier position is due to the hard work, devotion of the senior colleagues. He solicited their guidance, wise counsel to take our Bank to greater heights of glory.

The Meeting was also addressed by Sri. Gangadhar

Yadav, President, AIBPARC (AP & Telangana) and Shri.Raghava Rao, Secretary, AIBPARC (AP & Telangana) who informed the various issues faced by the pensioners/retirees in the Banking Industry and the efforts made by our apex body AIBPARC in resolving the issues. Both gave a call for unity among all the retirees of the Banking Industry.

Our General Secretary addressing the gathering deliberated on all the issues of pensioners and the efforts made by our apex organization in ameliorating the problems of the pensioners / retirees. He also narrated the efforts made by CBROA in bringing relief to the pensioners/retirees in our Bank. The recent developments with regard to the IBA Health Insurance Policy were discussed and the steps initiated by CBROA were also discussed.

Sri.P V L N Sharma deliberated on the importance of making a will by our retired colleagues.

Sri B Y Kembhavi Deputy Treasurer, CBROA, and Sri R Vasudeava Rao, C C Member, CBROA and Kishore Madalgi Regional Secretary, were present in the Meeting.

Sri.P V L N Sharma welcomed the gathering and Sri.B Ranga Rao proposed vote of thanks.

Meeting of our Members at Delhi on 10th December, 2015.

Our Delhi Unit had organised a Meeting of our Members at JVPD High School Auditorium. The Meeting was attended by more than 60 members. Sri.Rajesh Bakshi, Deputy General Secretary, CBOA, Sri.Sharma, C C Member, CBOA attended the Meeting. Sri.J P Sharma, AGS, CBROA, Sri.Ashok Taneja, C C Member were present in the Meeting. As per our tradition, we honoured our Senior Members Sri.Ashok Mehta, former General Manager of our Bank, Sri.Bhutani, who have completed 75+ years of age. Sri.Ashok Mehta in reply to the felicitations, appreciated the activities of CBROA and wished the organisation every success in all its endeavours. Sri.Bhutani speaking on the occasion stressed the need for bringing all the retired Officers under the banner of CBROA. Mrs.Snehalatha Sharma, who has been awarded the Best Woman Director among the Co-operative Banks at Delhi, was felicitated by CBROA and placed on record our deep appreciation on the achievement.

Sri.Rajesh Bakshi, Deputy General Secretary, CBOA expressed his happiness that CBROA is meeting their members at periodical intervals and he is afforded an opportunity to meet the elderly colleagues, who mentored him during his career. He assured to enrol all the retiring Officers as Members of CBROA.

Our General Secretary deliberated on the various issues of pensioners and the progress made in resolving the issues. In the interaction session with

the Members, our General Secretary clarified some of the issue pertaining to the IBA sponsored health Insurance Scheme.

The Meeting was addressed by Sri.B Y Kembhavi, who gave details of our welfare schemes.

Sri.R Vasudeva Rao, compered the programme.

Sri.Umesh Kumar Kumaria, Deputy General Secretary, CBROA, welcomed the gathering. Sri.Lalith Mohan Jha, Regiona Secretary, CBROA, proposed vote of thanks.

LEGAL CORNER

YET ANOTHER VERDICT UPHOLDING RESIGNEES' RIGHT TO PENSION.

Civil Appeal No.10251 Of 2014 in Supreme Court of India (Civil Appellate Jurisdiction).

Asger Ibrahim Amin Vs Life Insurance Corporation of India.

Judgement by Justice Vikramjit Sen

Though Court have been repeatedly emphasising that a legislation or rule providing for pension is a beneficial legislation/rule and has to be therefore, liberally interpreted to bring within its ambit more and not less number of employees. Interpretation should facilitate inclusion and not exclusion. But Managements be they in Banks or Insurance or any sector are hell bent on excluding employees even if their number is meagre not having any significant cost impact. Supreme Court in the above case upheld the right of a resignee to pension though he resigned before pension settlement was signed but resigned after the effective date of pension in as much as the resignee completed the service required for Voluntary Retirement Pension. Its reason is that termination of employment in such cases does not remain unalterably in the nature of resignation. It also held that in cases of continuing or successive wrongs, delay and laches or limitation will not thwart the claim so long as the claim, if allowed, does not have any adverse repercussions on the settled third party rights.

Quoting the Reserve Bank of India Vs Cecil Dennis Solomon, (2004) 9 SCC 461 relied upon by LIC of India, although distinguishable on facts, has ventured to distinguish "Voluntary Retirement" from "Resignation" in the following terms:

In service jurisprudence, the expressions "superannuation", "Voluntary Retirement", "Compulsory Retirement" and "Resignation" convey different connotations. Voluntary Retirement and Resignation involve voluntary acts on the part of the employee to leave service. Though both involve voluntary acts, they operate differently. One of the

basic distinctions is that in case of resignation it can be tendered at any time, but in the case of voluntary retirement, it can only be sought for after rendering prescribed period of qualifying service....

In Punjab National Bank Vs P K Mittal (1989 Supp (2) SCC 175) on interpretation of Regulation 20(2) of the Punjab National Bank Regulations...

In Union Bank of India Vs Gopal Chandra Mishra (1978 (2) SCC 301) it was held in the case of a judge of the High Court having regard to Article 217 of the Constitution of India that he has a unilateral right or privilege to resign his office...

The legal position deducible from the above observations further amplifies that the so-called resignation tendered by the Appellant was after satisfactorily serving the period of 20 years ordinarily qualifying or enabling voluntary retirement. Furthermore, there was compulsion to do so, a waiver of three months notice period was granted by the Respondent Corporation. The State being a model employer should construe the provisions of a beneficial legislation in a way that extends the benefit to its employees instead of curtailing it.

We thus hold that the termination of services of the Appellant in essence, was voluntary retirement within the ambit of rule 31 of the Pension Rules 1995. The Appellant is entitled for pension.

This landmark judgment has strengthened the case of the Resigned employees for Pension Option and IBA should honour the order of the Supreme Court and make available pension option to all the resigned employees.

HEALTH TIPS

SAY YES TO HEALTHY HEART FOR YOUR LONG AND HAPPY LIFE.

You are never too young or too old to take care of your heart. Preventing heart disease (and all cardiovascular diseases) means making smart choices now that will pay off the rest of your life. Lack of exercise, a poor diet and other bad habits can take their toll over the years. Anyone at any age can benefit from simple steps to keep their heart healthy.

WHY DOES HEART HEALTH MATTER?

The health of your heart is of utmost importance to functioning of your entire body and vice versa. Here's is how :

Blood Pressure.

Your blood pressure is one area of heart health that needs to be regularly checked and regulated. The harder your heart works, the more pressure is placed on the walls of your arteries, which can increase your risk for blood vessel damage. Lowering your body

weight by even as little as 5 to 10 percent can lower your blood pressure and increase your heart health.

Cholesterol Levels.

Controlling your cholesterol also plays an important role in heart health; it decreases your risks for heart disease, heart attack and stroke.

Circulation.

Taking care of your heart also affects your circulation. Good circulation is needed to transport oxygen and nutrients to the many different cells in your body. Without proper circulation, tissues begin to die, which can result in amputations or even death, depending on what tissues are not getting enough oxygen. High blood pressure, cholesterol plaque and other heart diseases can all affect your body's ability to transport blood efficiently throughout your body.

IMPORTANCE OF PHYSICAL ACTIVITIES.

REGULAR EXERCISES HELP IN KEEPING YOU FIT AND YOUR HEART FITTER.

Regular exercises not only help you strengthen your heart, lower your blood pressure, manage stress but it also boosts your mood and self-esteem. In certain cases it may also improve congestive heart failure symptoms. And all this with just 30 minutes of exercise a day. The exercises suggested are : brisk walking or jogging or treadmill, swimming, dancing/aerobics, yoga.

PHYSICAL ACTIVITY IS NOT JUST EXERCISE.

Though it may not be possible to find time for regular exercise, some routine physical activities have the same benefits as those of exercises. The physical activities suggested are ; Playing outdoors with children, taking the stairs, doing household chores, cycling to work or if you take public transport, get off a staff early and walk the rest, playing outdoor games.

EAT HEALTHY.

Only exercising is not enough.

Unhealthy eating habits contribute largely to cardiovascular diseases becoming an increasing health concern these days. Heart problems also get coupled with high cholesterol levels and blood pressure. Only exercising is not sufficient to maintain a healthy heart. One needs to eat the right foods for it too. Here are some of the foods that are good for your heart.

OBITUARY

We regret to inform the passing away of our beloved members and colleagues. CBROA while paying it's humble homage to the memory of the departed souls, dips its banner in their honour.

We pray for the departed souls to rest in peace

#	Mem No	Staff #	Name	Place
1	300	642	Ramachandra Virupax Inamdar	Pune
2	4366	51514	O P Chandna	Dehra Dun
3	1167	1689	K S M Murthy	Mysore
4	3588	5826	Vaishali Vilas Samanth	Mumbai
5	353	1006	B Achuta Prabhu	Bengaluru
6	1913	7629	Shashidhar Shetty	Bengaluru
7	343	180	M B Rao	Bengaluru
8	2005	12543	B S Manjunath	Bengaluru
9	412	429	K R Ramakrishnan	Trissur
10	2125	4893	S Sathyamurthy	Chennai
11	4236	10823	M Vasudeva Prabhu	Ernakulam
12	3887	23611	K Vijayakumar	Alleppey
13	900	8839	P J Rao	Bhubaneshwar
14	2968	9106	H P Gala	Mumbai
15	2853	27838	U Prabhakar	Uppinakudru
16	2276	1045	Raminder Beri	Ludhiana
17	1315	11916	Ashok Rama Rao Patankar	Ahmedabad
18	483	53083	C L Jain	Delhi
19	1924	30129	A C Bhole	Agra
20	3897	31016	Om Prakash Shersia	New Delhi
21	1827	3469	V H Gangur	Bengaluru
22	2847	10515	Mohammed Farooque	Ranch
23	1125	3210	B K Jagannath	Bengaluru
24	5707	291	K G Kamath	Bengaluru
25	5708	24280	M R Radhakrishna	Bengaluru
26	4220	18921	T Shankar Rao	Chennai
27	6063	20667	Subhash S Bhankur	Gulbarga
28	314	759	P R Thanikachalam	Chennai
29		11697	C S N Prasad	Bengaluru
30	3263	19993	Chandrakant G Baviskar	Ambarnath
31	4394	23063	V Y Eswar	Bengaluru
32	1813	2001	M Seetharama Prabhu	Bengaluru

Honouring members who have completed 75+ Years

NAME ---Sriyuth	STAFF #	MEM #	PLACE
G Krishna Pai	3280	3036	Mysore
U D Sequira	4603	1486	Vadodara
H P Trivedi	3409	1272	Vadodara
D M Contractor	3711	5212	Vadodara
R D Shah	2987	452	Ahmedabad
N C Bhattacharjee	3045	740	Kolkata
G Suryanarayana	941	3209	Vishakapatnam
G Ramanan	1381	292	Hyderabad
Achuta Pai	507	182	Hyderabad
T Marthanda Murthy	5607	1907	Hyderabad
A K Mehta	49509	2032	Delhi
M L Gandhi	51674	4324	Faridabad

THOSE WHO HAVE DONATED TO THE CAUSE OF CBROA

SI No	CBROA Mem No	NAME	Staff No	Place	Amount (Rs.)
1	4670	S V Nanjunda Rao	27907	Bengaluru	3000
2	4653	G N Inamdar	20606	Dharwad	2500
3	2036	M Vasudev Hande	9027	Bengaluru	2000
6	5135	A V Srinivasan	20291	Bengaluru	5000
7	5111	Joseph James	26917	Nagercoil	1000
8	4397	B Janardhan Bhat	20673	Udupi	2000
9	4151	Deluna Vaz	11062	Goa	1000
10	4291	Premnath M Shanbhag	18411	Goa/ Bengaluru	2500
11	6065	K Prabhakar Pai	26026	Mangaluru	3000
12		CBROA PICNIC GR MUMBAI		Mumbai	501
13		R Krishna Kumar		Goa	10001
14	384	S Padmagiresan	3801	Chennai	1000
15	724	B Balasubramanian	7997	Chennai	750
16	2670	Melchis A	14503	Chennai	1000
17	1753	N V Vijayagopalan	3202	Bengaluru	3000
18	782	R vasudeva Rao	5978	Bengaluru	1000
19	3827	B S Lakshmikantha	27143	Mysuru	1000
20	4042	K S Lakshminarayana Rao	8162	Mysuru	1000
21	811	M D Krishna	13690	Mysuru	2000
22	2181	K B Ballur	11493	Bengaluru	2000
23	4260	C B Prabhakar	19964	Bengaluru	2500
24	368	K Srinivasa Pai	5573	Udayamperoor	500
25	480	P R Raghavendra Rao	1336	Bengaluru	2000
26	4317	M G Ramana	9329	New Delhi	1100
27	1216	K P Prabhu	6936	Bengaluru	1000
28	251	S Srinivasa	3716	Chennai	2000
29	1397	Sadashiv A Dnait	6699	Goa	2000
30	4503	Somraj Shankar Rao	21158	Kalburagi	200
31	29	K R Nanjundan	273	Coimbatore	1000
32	35	N S Jagannathan	6499	Chennai	1000
33	795	M G Sampatkumar M G	6753	Bengaluru	1505
34	3051	N Panduranga Pai	1448	Bengaluru	1800
35	5804	S Chitra	5193	Chennai	800
36	4152	Suresh G Kamath	6451	Goa	2000
37	2568	S Gururaj	7155	Bengaluru	100
38		Abhinay Gupta	Well Wisher	Vadodara	5000
39		TDT Infra Pvt Ltd	Well Wisher	Vadodara	5000
40		Ravechi Enterprise	Well Wisher	Vadodara	5000
41		Varsha Cement Pipe Industries	Well Wisher	Vadodara	2000
42		M L Patel & co	Well Wisher	Vadodara	2000
43		ShivaShakti Industries	Well Wisher	Vadodara	2000
44		Kassimi Zaheda Humayun	Well Wisher	Vadodara	5000
45		Kanjibhai Manodar	Well Wisher	Vadodara	2000
46		Ranchhod Gothi	Well Wisher	Vadodara	2000
47		CBROA Ahmedabad	Well Wisher	Ahmedabad	6000
48	4490	B Y Kembhavi	16905	Bengaluru	10111
49	711	Kaushik D Patel	1756	Ahmedabad	2000
50	899	Rajendra B bhatt	9493	Ahmedabad	501
51	1272	H P Trivedi	3409	Bopal	500
52	1329	Vinay N Nadkarni	9545	Ahmedabad	501
53	3706	Mukund C Gour	13805	Ahmedabad	1000
54	5674	Savibhai H patel	10702	Ahmedabad	6693
55	4448	K Udayabhanu	25604	Tumakuru	300
56	4124	R Bheemalingappa	58248	Ballari	1000
57	2573	Sashikant D Phade	12073	Badlapur	1000
58	4981	R N Mandal	26903	Patna	1600
59	1746	B V Pai	5513	Mangaluru	1000
60	3335	K M Yogesh Bhat	10596	Udupi	1350
61	5155	Kishore S Madalgi	25682	Dharwad	850
62	1012	P Meenakshi v Bhandary	5256	Udupi	5000
63	2315	H Umanath Shenoy	839	Bengaluru	500
64		CBROA Vadodara Unit		Vadodara	305
65	4153	Martin Fernandes	17637	Goa	300

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To,

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