



ALL INDIA BANK RETIREES' FEDERATION (REGD.)

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6th Conference Slogan- Pension Updation is Right of Bank Retirees

Ref No. 2026/0157

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The Office Bearers / Central Committee Members / State Committee Chiefs
A.I.B.R.F.

Dear Sir,

Re: AIBRF

Why All India Bank Retirees' Federation (AIBRF) is the Most Powerful Voice of Bank Retirees in India

Established in April 1995, the **All India Bank Retirees' Federation (AIBRF)** has not merely grown—it has **dominated the space of retiree representation in the Indian banking industry**. Today, it stands as the **largest, most influential, and most battle-tested apex organization**, representing retirees across Public Sector Banks, Private Sector Banks, and Regional Rural Banks (RRBs).

1. Dominant Representation — Numbers That Cannot Be Ignored

As of 31.03.2025, the banking industry has:

- **7,80,171 pensioners** in PSBs (including SBI)
- **5,01,401 pensioners** in PSBs (excluding SBI but including family pensioners)
- **3,98,660 individual pensioners** (In PSBs other than SBI & Family pensioners)

Against this backdrop, **AIBRF's 2.34 lakh membership in PSBs is not just large—it is commanding:**

- **58.69%** of individual pensioners in PSBs (excluding SBI)

- **46.69%** including family pensioners
- **53.68%** across PSBs (excluding SBI), Private Banks, and RRBs

→ This is not representation—it is **majority control of the retiree voice**.

No other organization in the sector comes close to this scale or legitimacy.

2. A Nationwide Organizational Machine

AIBRF is not a symbolic federation—it is a **deeply embedded, highly mobilized national structure**:

- **40 Bank-wise affiliates**
- **19 State Committees** covering the entire country
- **~340 grassroots state level units** of Affiliates
- **Strong Presence in 150+ cities and centres**
- **A 5,000+ strong activist network** of committed office bearers at affiliate level
- **District Committees functioning formed by many state committees**
- **Town Committees functioning formed by many state committees**

→ This structure ensures **continuous pressure, rapid mobilization, and real-time issue escalation**—from the smallest town to national policy forums.

3. Inclusive, Forward-Looking, and Politically Mature

AIBRF has evolved with purpose:

- Women Wings active in **11 states**
- **Leadership reservations for women**
- Strong integration of **Private Sector Bank retirees** (13 affiliates)
- Think Tank in the form of Core Committee

→ AIBRF is not static—it is **expanding, diversifying, and strengthening its social base**, making it future-ready and more representative than ever.

4. A Proven Record of Winning Battles

AIBRF does not just raise issues—it **delivers results**. Its track record includes:

- **Second Pension Option (2010)**
- **Family Pension Improvement (2021)**

- **Pension for compulsorily retired employees (2018)**
- **Medical Insurance Scheme (2015)**
- **100% DA for pre-2002 retirees (2023)**
- **Pension for Resignees (2024)**
- **Ex-gratia compensation (2022)**
- **Notional service benefits for specialist officers under Regulation 26**

→ These are not routine achievements—they are **hard-fought structural gains impacting lakhs of retirees**.

5. Unmatched Aggression on Pension Updation

For over a decade, AIBRF has led the **most sustained and aggressive movement** on pension updation:

- **150+ Nationwide Dharna and protests**
- **Direct engagement with 150+ Members of Parliament**
- **Repeated and successful raising of issues in Parliament**

→ AIBRF has ensured that **retiree issues remain politically visible so it becomes impossible to ignore** it.

6. Relentless Communication and Coordination

- **150–200 official communications annually**
- **Continuous coordination across affiliates, states, and central leadership**

→ This ensures **zero complacency, constant engagement, and unified action**.

AIBRF is not just the largest organization—it is the **most assertive, most organized, and most effective force representing bank retirees in India**.

- It commands **majority representation**
- Operates a **nationwide grassroots-to-national network**
- Has a **proven history of policy victories**
- Leads with **aggression, clarity, and persistence**

After 31 years, one fact is undeniable:

AIBRF is not following the movement—it is leading it.

And it is only getting stronger.

With Fraternal Greetings

Yours Sincerely,

A handwritten signature in cursive script, appearing to read 'mabes', is written over a single horizontal line.

(S. C. Jain)

General Secretary